

GOD AND MAMMON

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CHAPTER I

VISIONS OF SUCCESS

THE eyes of George Tremain flashed with excitement, and his heart throbbed with sensations which were hitherto unknown to him. For the first time his eyes had been opened to a new world—a world made beautiful by rosy lights and dazzling visions of success. For more than an hour he had been listening, silent, spellbound, while men from London related the experiences of men they knew, who had come to the metropolis poor and unknown, and who had climbed to the summit of the ladder of fame and wealth. He did not miss a word they said, and he knew that each story he heard would remain in his memory as though it were engraven on brass.

George Tremain was very young. He had but a short time before passed the necessary examinations which enabled him to practise as a solicitor, and he

was ignorant of the world. Even such a gathering as that, of which he was a member, was new to him ; in fact, he was living in a new world, and he was dazzled, bewildered.

The men who sat in Mr. Trefry's library, evidently knew of what they were speaking. Two of them were barristers—one had taken silk, and acted as a leading counsel in the case which had set the countryside talking ; the other was a successful junior. Two others were men of finance, one of whom was a member of Parliament ; and they all seemed men of note in the great world of London.

" You remember Sir William Pilken ? " said one of the financiers. " He was a boy in the office of old Waterford, a lawyer in Braytown. The old man saw that the boy was clever beyond the ordinary. He gave him his articles, and acted the godfather to him generally, thinking he would be useful to him later. But young William was a lad with ideas. He persuaded old Waterford to open an office in London, and to place him in charge of it. In a year or two the old man did not know whether he were on his head or his heels. Pilken was a hustler and he made things hum. He was not content to do the ordinary work of a lawyer. He wanted to deal in millions.* And he did it, too. He gained

the confidence of capitalists. He advanced schemes which these capitalists laughed at at first, but supported afterwards. He became the leader in matters of international importance."

" Well ? "

It was a countryman who spoke. He too was evidently interested in the financier's story.

" Well, sir, he was soon making £50,000 a year, and controlled a tremendous amount of London finance. But that did not satisfy him. He was invited to stand as a candidate for a constituency in the Conservative interest, and he got elected. After that he obtained a baronetcy, and married the daughter of old Lord Lessing, the Secretary for Foreign Affairs."

' I thought he was only a knight."

" A knight ! Fancy Sir William being contented with a city knighthood ! No ; he took a higher flight. Did you ever see his offices ? They are furnished with all the luxury of an Eastern palace. I'm told he pays £3,000 a year for them. Fancy it ! Twenty years ago he was an office boy in a small country town, and now he lives in a fine house in Berkeley Square, with a peerage at his feet whenever he is disposed to pick it up."

"Has he done any shady tricks?" Again it was the countryman who spoke.

"No, sir; honest finance. As far as I know, there has never been a breath of scandal about him. His money is clean, as far as money can be clean. He has done it all by brains, push, pluck, perseverance. That's what I always say. London gives a cold welcome to the mediocre man, but it opens its arms to the man of real ability—the man who means to succeed and never gives up trying. And when London opens its arms, nothing is impossible. People say Sir William is quite in the favour of Royalty."

George Tremain did not speak as he heard the history of Sir William Pilken, but his eyes flashed, his lips trembled, and he nervously clasped and unclasped his hands. Oh, it was glorious! Such a career was worth striving for. It made life worth the living.

"Then think of Wilkens," said one of the barristers. "He was in business, and made little out of it. He neglected it in order to study for the Bar. Still, the business enabled him to live while he ate his dinners and passed his examinations. He hadn't been called a week before he had briefs, and now he's simply master of the situation."

"There are enough briefless barristers in London, though," said some one.

"Of course there are. In fact, there's little chance for mediocrity in London; but given the man of ability, no matter what his line of life may be, everything is at his feet."

George Tremain rose and opened his mouth to speak at this, and then sat down quickly as though he were afraid he had been seen. The excitement of the moment wellnigh carried him off his feet. But he was barely noticed. Only one man kept his eyes upon the eager face and flashing eyes of the young man.

The house in which they sat belonged to a respectable yeoman named Trefry. It was close to the small country town of St. Tidy, in the county of Cornwall. George had lived in St. Tidy all his life; his father and his father's father had lived there before him. The branch of the Tremains to which he belonged were of Quaker descent, and they still remained identified with that body, even although the profession of the law, to which they belonged, was not held in high favour by the followers of George Fox.

But every one held that the Tremains were an ornament to their profession. John Tremain,

George's father, had never been known to undertake a case unless he were first assured that the cause he espoused was just. He had been known to refuse many, and these of a remunerative nature, because he could not convince himself that his would-be clients were in the right. That was why it had become a proverb that if John Tremain took up a case, he was sure to win.

When George was a boy, and was asked what profession he would like to adopt, he chose that of his father. There was no man more respected for miles around than John Tremain, and George desired nothing better than to follow in his father's footsteps. In the little town of St. Tidy they held a prominent position. Their house was about a mile from the market-place, a delightful old Tudor building, surrounded by rich meadows. The country around was beautiful, and the atmosphere of the home was peaceful, cultured, and healthful.

George had been educated at the local grammar school, where he had been regarded as the cleverest boy in the school. He had, in fact, carried everything before him; and when, at seventeen years of age, he left the school, his headmaster prophesied for him a brilliant future. A few years later he

had passed his examinations, and looked forward to the time when he would, in the ordinary course of events, occupy his father's place.

But, more than all, George Tremain looked forward to marrying Mary Trefry. He had never yet dared to speak to her; nevertheless he was not without hopes that she cared for him. They had been like brother and sister as children, and he could never remember the time when he had not loved her. He was older than she, and had always regarded himself as her protector.

Mary Trefry was as sweet and pure a girl as could be found south of the Tamar, and I can offer no higher praise than that. She also had gone to the little Quaker Meeting House, and George had loved to watch her as she sat at meeting. To him, hers was the face of a saint, and he used to wonder of what she was thinking, as with eyes looking away into space she seemed wrapped in silent devotion.

It is true neither the Tremains nor the Trefrys were strict Quakers, but they were true to the best traditions of that wonderful people, and George could conceive of no greater happiness than to marry Mary and live near the little town of St. Tidy all their days.

As I have said, he had never spoken to her—concerning love. He was afraid. She seemed too far above him, too good and sweet, ever to become his wife.

And yet there was nothing sanctimonious or lachrymose about Mary. She was a healthy, happy girl ; she loved riding, she was keen at games. Her father was a small landed proprietor and farmed his own land, and there was no woman's work on a farm that Mary could not do. She could milk a cow, and make butter if necessity occurred, and her father declared that there was no better housekeeper in England. For Mary had lost her mother, and lived at Trefry with her father, cheering him in his loneliness and ministering to his needs.

Both John Tremain and Mrs. Tremain loved Mary, and they smiled contentedly as they saw George's evident fondness for her. As for George's two sisters, they thought there was no girl in the world equal to Mary Trefry.

Not long after George Tremain had begun to practise with his father as a solicitor, a dispute had arisen between Mr. Trefry and a railway company concerning some land which was Mr. Trefry's property, and the matter had to be brought before the county court judge. The case had turned out to be

important, and John Tremain, who was Richard Trefry's solicitor, had advised briefing two well-known London barristers. It had also meant the advent of certain London financiers to the town, and when at length the case was decided in Mr. Trefry's favour, he had invited several interested persons to spend the evening at his house.

This was George's first experience as a lawyer in an important case ; in fact, his father had placed the matter largely in his hands, and the young fellow had devoted himself to it with great eagerness and thoroughness. He had mastered every detail with the minutest care, and had spared himself no trouble in order to have everything at his fingers' ends. As a consequence, when he had to discuss the question with the leading barrister, that gentleman was simply carried away by the brilliance of the young lawyer. George had been quick to see salient points, and had put them before him with lucidity and force.

"It will be a pity if a fellow like that buries himself in this little sleepy hollow," Mr. Shelly, K.C., had said to himself as he conversed with George. "But of course he won't. Every inch of him is alive, and one can see by his eyes that he has ambition."

When the case was over, it was too late for the barristers to return to London, and so Mr. Trefry had invited them to come to his house, together with others interested in the trial.

"No, thank you, Richard; I won't go," John Tremain had said when Mr. Trefry had invited him to come with them. "I'm tired; but I've no doubt George will come. And, between you and me, I'm inclined to think you have reason to thank him more than any one else for the success you've had to-day."

And George, as may be imagined, was not slow to accept Richard Trefry's invitation. Not only did he look forward with pleasure to talking with the London barristers, but he hoped to see Mary, and perhaps be able to spend a few minutes alone with her. But when they adjourned after dinner, George forgot even Mary. The conversation naturally drifted from the trial in which they had been engaged to other cases which had been tried at the London courts—cases where millions seemed to depend on trifling issues. After this they talked of how great fortunes had been made in London. They spoke of men—poor, obscure, and uninfluential—who had come to the great Metropolis, and how, by sheer brains and grit and courage, they had built

up huge fortunes and become masters in the world of finance.

It was this which had excited George Tremain and made his heart beat violently. That day Mr. Shelly had congratulated him on the way he had prepared his case, and had hinted that there would be but little scope in the neighbourhood of St. Tidy for a man of his abilities. Thus, as he sat in Mr. Tre-fry's library and listened to the stories of triumph over difficulty, he saw visions of himself climbing the ladder of fame and position.

"If they can do it, why not I?" he said to himself again and again.

"It's wonderful, isn't it," said the barrister who had acted as junior that day, "the way men make their way to London? Every man of ability seems to drift there; it's a kind of instinct."

"It's because there's no scope for a man of first-rate ability in a provincial town," said Mr. Shelly, K.C. "Big fish do not grow in shallow waters; it needs a great, broad, deep sea like London. It's the same in every realm of life. Think of a man like Meadowsweet, a Nonconformist parson's son. The father was ambitious for his boy, and sent him to Oxford in the hope that he would become a Fellow of his college, and a Professor. But young Meadow-

sweet didn't take to scholarship, in the accepted sense of the word. He had the instincts of a journalist. He began by writing for any paper willing to accept his stuff, and presently was making two pounds a week, the half of which he saved. After a bit he got better prices for his work, and saved nearly the whole of what he earned. Then he started a paper, a poor little thing called *Flights*. But it caught on ; he knew what the public wanted, and gave it. To-day he's the proprietor of, at least, twenty newspapers, and is a millionaire. Of course, the first ten years were terribly hard, but now he controls a great deal of the newspaper world."

" He could never have done it if he'd got married," remarked one of the listeners.

" No. The man who means to do anything must never think of getting married during his days of struggle. He must wait until he's made his fortune, and then he can marry whom he likes. Still, there's the fact. If a young fellow has ability—real ability, mark you—and will never know when he's beaten, there's no place like London. The small man, the mediocre man, had far better stay in the provinces ; but the big man, the man who really has the stuff in him, must go to London."

"You hear that, Mr. George."

It was one of the natives of St. Tidy who spoke, and George felt the blood rush to his face, while his heart beat furiously.

"I—I am one of the mediocre men," stammered George.

"But we all think differently," was the reply.

"Of course," said Mr. Shelly, K.C., "a fellow may be a big man in a small town, and a nobody in London; but this I will say for Mr. George Tremain. I have had a good deal of experience with lawyers, but I never had a case better prepared than that which he has just handled."

There was general applause at this, and George was lifted to the seventh heaven of delight, although he said nothing.

Presently the party began to break up, and George found his way into the entrance-hall.

"Is that you, George?"

"Yes, Mary. I was wondering if I should see you."

"How could you when you remained in the library?" the girl said with a laugh.

"We were talking about the case," said George.

"Father says that Mr. Shelly told him he must

thank you for his success to-day. I am so glad, and so proud, George."

"Oh, I've done nothing," replied George. "I simply prepared the case. Oh, but it must be fine to be a man like Mr. Shelly. Of course, our case is nothing. But just think, Mary, of having a case where millions depended on the cleverness of a barrister. Naturally, that kind of thing is never tried here in Cornwall. As a rule, there's nothing here but uninteresting drudgery."

"Why, you seem quite miserable, George."

"No, I'm not," replied George, "only——"

"Only what?"

"Oh, nothing—only as I listened to those men, I felt—well, what is there here in Cornwall?"

"What do you mean, George?"

"Suppose one becomes a successful man here in Cornwall, it is such a little thing. What is it to be a successful lawyer here at St. Tidy? Only respectable poverty. Besides, a man's a nobody, nobody."

He seemed to be talking to himself rather than Mary. He was dazzled, bewildered by what he had heard.

"You see," he went on, "those London men were telling of fellows who went to London a few years ago as mere nobodies, and now they are millionaires,

They—they have become leaders in finance, in law, in politics. One man who twenty years ago swept out a lawyer's office is to-day the friend of Royalty. Think of it ! ”

“ And is he very happy, very useful, George ? ”

“ I—I don't know,” replied George ; “ but think of it ! Think of the excitement, the absorbing interest of such a life ! Think of being king of great men ! Think of climbing the ladder of success, of fame, of position, of—of riches ! And here—here in St. Tidy, there's nothing, absolutely nothing.”

“ Nothing, George ? Think of your father. Is there a happier man in London ? Are there any more respected, beloved ? ”

“ That's all right,” replied George. “ Father never had ambition, he never desired to win a great position—but, oh well——”

“ Why, George, whatever's the matter with you ? ”

There was a tremor in Mary's voice, and then for a moment the spell which the London men had cast upon him was broken.

“ Oh, nothing, Mary, after all. I say, Mary, you haven't shown me that new photograph of yourself.”

"I thought you didn't want to see it. It's in the morning-room, if you'd like to come."

The two walked into the morning-room, and a minute later George was looking at the picture of the girl he loved.

"Do you like it, George?"

"It isn't half good enough," he replied.

"Nonsense."

"It isn't, Mary. Why, you are five times as beautiful as this makes you out to be. Besides, it doesn't reveal the—the poetry of your nature."

"For shame, George! You are laughing at me!"

"Laughing at you!" He caught her hand, and he felt it trembling in his own.

"Laughing at you, Mary!" he repeated. "Why—why—I——" Their eyes met as he stammered out the words, and for a moment George nearly screwed up his courage to say what for months he had been longing to say. He had it on his lips to tell her that he loved her, when he heard the voice of Mr. Shelly, K.C., in the hall.

"Do you think I should do anything if I went to London?" he asked.

"I think you would do great things wherever you

went," she replied ; " but I'd rather be a man like your father, than be one of those rich magnates who have made millions."

" Why, Mary ? "

" I don't know ; but, but—— Well, you know what our countryside looks like in the spring—sweet and pure and lovely. That's what your father is like. London, on the other hand, is grimy and smoky and sordid, and—and——"

" I see what you are driving at. But are you quite fair, Mary ? "

" Perhaps I'm not ; but that's the feeling I have," replied the girl.

He still held her hand, and the joy of being with her wellnigh destroyed the influences under which he had been during the evening. After all, there was no one in the world like Mary, and the thought of her love was better than anything else.

But he did not speak, and again he heard Mr. Shelly's voice ; and, as he heard it, he remembered one of the remarks which had been made. " The man who means to do anything must never think of getting married during the days of struggle."

" I must be going, Mary," he said. " The photograph is very nice, but it isn't half good enough. Good-night ! "

He went into the hall and saw Mr. Shelly at the front door.

"I thought you'd gone," Tremain," said the barrister as he passed out. "Isn't it a glorious night, and isn't the air delicious? After all, there's nothing in London like this."

"One gets used to it," remarked George.
"One gets used to everything," said the barrister;
"all the same—— I say, Tremain, if ever you come to London, don't forget to look me up. You know my address, don't you? And if I can be of service to you, don't hesitate to tell me."

Again George Tremain's heart beat wildly. It seemed to him as though the great man had invited him to come to London. Well—and why not? What had St. Tidy to offer him? Why should he not enter the lists against the mighty ones of the world? Why should he not become great in finance, great in politics? He would have something to offer Mary then. On the other hand, why should he not tell Mary of his love? and then, if she loved him, as he hoped she did, they could settle down in St. Tidy.

All the way home George debated the question, and before he went to bed he had decided the matter

in his own heart. The following morning he went into his father's office.

"I should like a few words with you, father," he said.

"Yes, George; what about?"

"I—I want to go to London," said George.

CHAPTER II

THE FIRST STEP

MR. TREMAIN dropped the pen with which he had been writing, and looked at his son intently. He was a quiet, self-contained man, and seldom spoke without carefully considering his words.

"To London?—on a visit?"

"No, to live," replied George.

"I am afraid I do not quite understand, George," said the older man, after a pause. "It is but a little while ago since you were taken on as a partner with me here. Is not this a very sudden desire on your part?"

"Yes," replied George, looking rather confused.

"Is it your will to go to London to set up as a solicitor?" The father was evidently trying to make it easy for his son to explain.

"Yes," replied George eagerly. "You see—you

see that——” And then George broke off the sentence as though he were unable to express the thoughts that clamoured for utterance.

“I am afraid I do not see yet, George,” replied his father. “I never dreamed that you had any desire in that direction. You have come in here and announced very suddenly what had never entered into my calculations. As a matter of fact, I have great need of you here. Letters have reached me this morning of a very important nature, and the answers I shall give to those letters will depend on your remaining with me. Do you mean to say that you wish to go to London at once?”

“Yes,” replied George. “I haven’t slept for the night. I—I couldn’t. I want to do something in the world, and that will be impossible if I remain in Cornwall.”

Mr. Tremain threw himself back in his office chair.

“But why this sudden decision, George?” he said.

“My eyes have been opened,” replied George.

“Still, I do not understand,” said Mr. Tremain.

“Your eyes have been opened to what?”

“To the fact that there is nothing for a man here in Cornwall,” replied George. “After dinner at Mr. Trefry’s last night, those London men were speaking of the fortunes which had been made in London.

They told of poor lads who came there a few years ago, who are now leaders in finance, and law, and politics. They could never have done anything in the country. What happens here? Why, even the little case we have been in has been regarded as quite a big event in Cornwall. In London it is nothing. There's no room to move here. What are our petty little cases? Just bagatelle. But in London there are far-reaching schemes. Men deal in millions. There is a chance there—that is, if a fellow has brains and grit, to rise to the highest positions in the land. Supposing I remain in Cornwall all my life, what can I do? Perhaps I shall make a few hundreds a year, but I shall be a nobody, just a nobody. Besides, every young fellow who has anything in him goes to London.

George spoke somewhat disjointedly, for he was much excited. Moreover, there was a suggestion of a high opinion of his own abilities which did not usually appear in his conversation, for, on the whole, George was a modest young fellow.

But the father understood. He read between the lines. He reflected on the effect such a conversation as that which George had mentioned would have on him. He realized the forces which were working in the young fellow's mind.

"I see," said Mr. Tremain presently. "Mr. Shelly and the rest of them were speaking of great fortunes and phenomenal successes in London, and—and, well, I suppose they unhinged your mind."

"They made me see that there was nothing for me here," said George. "They made me see that if I am ever to have a real chance in life, I must go to London. Why, think of Sir William Pilken—he went to London a nobody. He was just a young lawyer as I am. Well, one of those rich London men told us last night that he is now making £50,000 a year. He is a member of Parliament, he is a leader in finance, he has married a peer's daughter, and he can have a peerage whenever he is disposed to take it. Suppose he had remained in the little town where he was reared. He would just be a dealer in six-and-eightpenny cases, and a nobody."

"And you think that you——"

"If he can do it, why not I?" cried George, his eyes flashing and his lips trembling.

"Of course you reflect on the thousands who go to London of whom no one hears," said Mr. Tremain. "You remember that for one success there are a thousand failures."

"The mediocre man fails anywhere," cried George.

"And you think you are not mediocre?"

"At least, I shall have my chance," cried George.
"Besides, I feel sure that—that——"

He did not finish the sentence, but the father knew what he had in his mind.

"There is another thing," urged Mr. Tremain.
"I will assume for the moment that you went to London and succeeded. Would you be a better man, a happier man, than here? As you know, my boy, I have never spoken to you much about religion and the great purposes of life; rather I have tried to make you feel these things without speaking of them. Nevertheless, I hope you consider such matters. Many a man has gained the world, but he has lost his soul; and those who do that make a miserable bargain."

"I know," replied George somewhat impatiently; "but I don't think the Almighty puts a premium upon failure."

"Neither do I," replied the father. "There is no harm in success, honestly won—nay, it is something to strive after. Nevertheless, Paul was a wise, far-seeing man, George. 'They that will be rich fall into many a snare,' he said."

"It's not riches so much," cried George, "it's success for its own sake that I want. It's position, it's power, it's the feeling that one's hand is on the

pulse of life ; it's the knowledge that one is dealing with the great things of the world, and not the trifling ones. Therein lies happiness—satisfaction."

Mr. Tremain sighed as he looked wistfully into his son's excited face.

" You are asking a great deal, George," he said presently, " and your request means to me more than you imagine. It needs thinking about, and if I finally decide to yield to your request, it will need a great deal of preparing for. Fortunes are not picked up in London streets, my boy."

" Mr. Shelly told me to call on him if ever I went to London," cried George.

" Yes, yes, I know what that may mean," said John Tremain, " and I know that it is nothing on which you have a right to depend. Still, I'll think about it—I'll think about it. By the way, did you speak to Mary Trefry about it by any chance ? "

George flushed painfully.

" Yes—no," he stammered.

" Her opinion would be worth something," said Mr. Tremain. " There are few finer girls in England, George."

" I quite agree with you," replied George.

" Does she come within the scope of your calculations, my boy ? "

"Yes," said George, "but—but our practice—that is, what I could conscientiously take from it—would do all right for me as a single fellow, but it would be poverty for me as a—that is, if Mary would ever think about me."

"I married on what you would call poverty, George, and there wasn't a happier man in England," replied the father.

"Yes, but don't you see that the ideas of each generation change in relation to money? What was affluence twenty years ago is poverty now. I—I ——"

"All right, George," said the father, "I'll consider the question."

A few evenings later, Mr. Tremain asked George to remain in the family snugery after his sisters had gone to bed, as he had something to say to him, and George, with fast-beating heart, obeyed.

Presently he found himself alone with his father and mother. For the first time since the conversation with the London men at Mr. Trefry's house, George felt like faltering in his desires. He saw that his mother's usually peaceful, happy face was drawn and pale, even although she tried to appear cheerful.

"George," said Mr. Tremain, "referring to the

conversation we had a few days ago. I have decided to open an office in London."

"Yes!" cried George eagerly.

"As you know," went on Mr. Tremain, "I have a few clients in London, and I see no reason why those few cannot be multiplied, and the business extended. You can take charge of the new branch of our business if you will, George."

"I say, father, you are a trump!" cried George, with a sob in his throat. "I never expected you to do so much as that."

"It will not be child's play," went on Mr. Tremain; "still, as you said the other day, everything is possible in London."

For a long time they sat talking, and when presently George went to bed, it was to see visions of a dazzling career, so dazzling that sleep was impossible.

On the evening before his departure for London George made preparations to call on Mary Trefry.

"Going to say 'Good-bye,' George," asked his mother, who walked to the front doorstep to see him off.

"Yes. I naturally want to—to see Mr. Trefry and—and Mary before leaving," stammered the young fellow.

"Of course you do," said Mrs. Tremain. "I

should be very sorry if you didn't go. There's not a better girl in England, George."

"I'm sure there isn't," was George's fervent assent.

"Some don't believe in early engagements," went on Mrs. Tremain, "but I do. I was engaged when I was nineteen, and I've always been thankful for it. Mary is more than that. If you come home engaged, George, I shall be a very happy woman."

"I'm not sure she would have me," replied George.

"Neither am I," responded his mother, with a merry twinkle in her eyes. "And there's only one way of being sure."

George's heart grew warm as he looked at his mother's face. Yes, he would ask Mary that very night, if—if——

Sometimes a trifling event alters the course of life. Had George left home a minute before he did, the whole future of his life would in all probability have been different. George had taken his mother's arm, and the two had walked slowly around the lawn as they talked, and thus his departure had been delayed for perhaps a minute. There was a click at the garden gate, and the evening postman entered, bearing a number of letters.

"Only one for you, George," said Mrs. Tremain, after hastily scanning them. "There now, run away. I know you are wanting to be off."

George kissed his mother affectionately and then turned his face towards Mr. Trefry's house. But the postman had brought him a letter from London.

"Surely I know the writing," he said to himself as he scanned the envelope. Then he examined the signature.

"How kind, how very kind!" cried the young man, and his face flushed with pride.

"MY DEAR TREMAIN;" he read, "I was very much interested in the news your letter contained. Your father has also written me, telling me that he has taken an office in Lincoln's Inn Fields for you. I congratulate you heartily, and you have my best wishes for a successful future. Of course, you may be utterly disappointed, but I have great faith in you. Indeed, if you do not succeed—well, I shall conclude that I am a very poor judge of men and things, and I shall be almost as much disappointed as you are.

"Prepare for waiting, for working like a slave, for continual disappointments, and be contented with nothing less than a big success. Don't allow

yourself to be encumbered in any way. A man who would succeed in London should be absolutely unfettered. You remember our conversation about Meadowsweet. If he had encumbered himself with a wife or anything of that sort, he would never have been where he is. Besides, success is often slow, and it is never fair to keep a girl waiting.

“ Be sure and look me up when you come to town. With best wishes, yours faithfully,

“ RICHARD SHELLEY.”

“ How kind—how very kind ! ” repeated George, when he had finished the letter. “ It means a great deal when a man as busy as Mr. Shelly is takes the trouble to write so long a letter.”

Doubtless, Mr. Shelly meant nothing but kindness when he wrote. He had been sincerely impressed by George’s abilities, and he honestly believed that the young fellow had a prosperous future before him. Indeed, it was he who had started and maintained the conversation which had influenced George so greatly. Moreover, being an observant man, he had drawn his conclusions about George and Mary Trefry, and the latter part of his epistle was not written without purpose.

“ It would be a thousand pities for him to ruin his

chances," he reflected as he wrote. "Besides, the girl is only a commonplace yeoman's daughter, while he is decidedly a lad of parts. I like him, too."

During his walk to Trefry Barton, George read Mr. Shelly's letter several times. Yes, the great man's advice was certainly wise ; but what did he mean by that sentence which followed the reference to Meadowsweet. Had he noticed anything ?

Th worldly wisdom of the popular King's Counsel impressed him, and his advice had the more weight because the young countryman was impressed by the kindness of the great man.

"Of course he's right," George meditated. "Even if Mary would have me, it would not be fair to keep her waiting. It may be years before I——" And then his eyes flashed with excitement at the thought of what he hoped to accomplish.

If the postman had been three minutes later, or if Mrs. Tremain had not decided to take a walk across the lawn with her son, I should have had an entirely different story to write. Nay, to go back a little further still, had the upper housemaid, instead of the "occasional girl," attended the door when the postman called at the doctor's house, prior to his coming to Lawyer Tremain's, all would have been

different. For the postman was very fond of the upper housemaid at Dr. Wilkins', and generally managed to find excuse for staying longer than seemed absolutely necessary when she came in answer to his knock. Thus it came about that the fact of the upper housemaid not having a clean apron on, and as a consequence sending the "occasional girl" to the door when the postman called at the doctor's house, altered the lives of several people very materially.

Had not George Tremain received Mr. Shelly's letter before he started to say "Good-bye" to Mary Trefry, he would certainly have asked her to marry him; and, if I know Mary's feelings aright, George would have gone to London an "engaged man." But events were as I have recorded them. He did not propose to Mary, although strongly tempted to do so. Even when they were walking together beneath the trees in the garden of the old Barton House, and when he noticed Mary's eyes were humid and her lips tremulous, he did not yield to the temptation.

"It would not be fair to Mary, even if she—she cares for me," he reflected; "besides, I must not allow anything to hinder me in my career. I'll succeed—oh, yes, I'll succeed! And when I'm

several stages up the ladder of success, I shall have the right to come boldly."

Nevertheless, George took with him Mary's photograph, and he longed more than words can say for an assurance that Mary would wait for him. Indeed he would have gone to London a much happier man if he had not listened to Mr. Shelly's advice.

It was late in the evening when he reached London—so late, indeed, that he did not go to the offices his father had taken for him, much as he wanted to see them. He took a room at an hotel close by, however, and determined to engage chambers in the "Fields," so as to be at the very heart of things.

George was rather lonely during his first night in the Metropolis. He did not feel like going to any place of amusement, and the lounge at the hotel was practically deserted after dinner. Besides, he felt himself to be a mere nobody in London. He walked eastward from the hotel as far as Holborn Viaduct, then, turning west, he went as far as Tottenham Court Road, and was simply bewildered by the roar of traffic and the great tide of human life. What could he do in London? How could he make an impression upon the millions who dwelt there? His name would be on his office door just as the names of a thousand other lawyers, could be seen.

within a mile of the Law Courts, but what would it mean? His father had a few London clients, but how could he, George, add to their number? How could he obtain a footing in the world he wanted to enter? He wondered what Sir William Pilken did when he first went to London. Did he settle down and wait for business in the ordinary way? He wished he knew.

Not that he was dismayed; he was only bewildered. The great, roaring, rushing life of the city almost stunned him. In St. Tidy every one knew him, and the best business for miles around came to his father's office; but here, he was but one of the great crowd of countrymen who came to London, unknown and unheeded.

But he would succeed! Even if he waited a year before he got a client of his own, he would not be dismayed. He would have time to study London life and London methods. He would have time to formulate his schemes and to get acquainted with the great formative forces of the life of the city, and then he would make his personality felt and obtain a recognition of his abilities.

It was with this thought in his mind that he went to bed. Before retiring for the night, however, he took a long look at Mary Trefry's photograph,

and then he knelt a few minutes by his bedside.

For the next few days George was very busy at his office. Not that any new business came, but he made great preparations for it when it should come. He engaged a sharp boy who had just left a shorthand school and who declared himself to be a proficient typist. He also dictated a good many letters to this lad, most of which were never sent from the office. He also informed his clerk, as he called him, that he expected to be very busy shortly, and that in the meantime he must prepare himself to get through a great deal of work quickly. Altogether, George was in a very optimistic mood.

One afternoon, when he had been in London about a week, he decided to drop in at the Law Courts. A case was being tried which aroused a great deal of interest. A well-known firm of manufacturers was seeking damages from a great newspaper proprietor for alleged libel, and as Mr. Shelly was appearing on behalf of the plaintiffs, George was anxious to be present.

Telling his boy that if any one called to see him, he must be sure to let him know immediately, he found his way to the court where the interesting case was being tried.

Mr. Shelly was examining a witness as he entered, and the young man forgot his own plans and hopes in the battle of wits which followed. Ah, if his father had only educated him as a barrister instead of a solicitor! This was the life he longed for! Excitement, intellectual fencing, weighing evidence, convincing jurymen. Indeed, he became so absorbed that presently, when the court rose, he was almost angry. He would have liked to have listened for hours, and he determined to be present when the judge summed up the situation.

As the judge left the bench, George caught Mr. Shelly's eye.

"Ah! is that you, Tremain?" said the K.C., coming towards him with outstretched hand. "Why have you not come to see me? But, there, I suppose you have been busy. By the way, what are you doing to-night?"

"I've no engagement at all," replied George.

"Then you must come and have dinner with me. As it happens, a few people are coming to the house to-night, and my wife will be delighted to see you."

George tried to stammer out some excuse for declining. He wanted to accept very much, but he felt nervous at the thought of going among a number of strange people.

“ No, no ; I’ll have no excuses,” cried Mr. Shelly ;
“ besides, I want to introduce you to some one.”

So George promised, little dreaming that the evening would prove so eventful in his life.

CHAPTER III

GEORGE GOES INTO SOCIETY

IT has been said that nothing, as far as appearances go, distinguishes between a gentleman and a clown so clearly as the way a man looks in evening clothes. This may or may not be true, but certainly George Tremain bore the test well. His St. Tidy tailor boasted that he learnt his trade in Bond Street, and he had done his best for George, and the young man did him credit. Perhaps a connoisseur in the art of dressing might have found fault in him, but George unmistakably had the appearance and carriage of a gentleman. Moreover, he was tall and well proportioned and his every movement suggested the athlete. Nevertheless at first glance, he was slightly rather than powerfully built. A close observer, however, would have noticed the deep chest and the closely knit frame. He had enough of the countryman in his appear-

ance to make him interesting to a dweller in the city; nevertheless, no Londoner could discover anything ungainly or *gauche* in him. His features were by no means diminutive—rather the square jaw and protruding forehead gave a suggestion of largeness of feature—but his face was refined, and what some one described, in speaking to Mr. Shelly, as “clean-cut.”

It came about, therefore, that George created a good impression when he entered Mr. Shelly's drawing-room. Not that he was regarded with particular interest. He was simply a promising young man from the country, but one who might be an utter failure.

At first George felt awkward, although no one would have judged it from his appearance. He had determined to succeed in London, and thus his first appearance in what he regarded as London society must not be marked by false steps on his part. Moreover, both Mr. and Mrs. Shelly were very kind to him, and did their best to make him feel at ease.

“Tremain,” said Mr. Shelly presently, “I want you to take Lady Maurice in to dinner. She is a most delightful lady, and I almost envy you.”

“Have I been introduced to her?” asked George.

“No, she has not arrived yet. She is generally

late, but she's certain to be here. A charming young widow, Tremain. She is the daughter of a well-known City man, and married a penniless baronet. Sir Robert Maurice was forty years older than she when they were married, and only lived two years afterwards. Ah, here she comes."

A young lady of about twenty-five years of age entered as he spoke, and George could not help being struck by her beauty. All eyes were turned towards her, and for a moment there was a perceptible hush in the room. Indeed, she seemed a bright vision of loveliness. Her face was wreathed with smiles, and she seemed to have the power of chasing away all sad thoughts. She was immediately surrounded by admirers, and those who had seemed dull and somewhat bored quickly brightened under her influence.

George stood aside and watched her. She was like no one he had ever seen before. He could not help comparing her with the people he had known at St. Tidy, and he knew that he was in the presence of a woman who had lived in a world of which he knew nothing. Perhaps that was the reason why he could scarcely take his eyes from her. The contagion of her laughter, the nimbleness of her wit, fascinated him. •

Presently dinner was announced, and George found himself by her side.

"I am to be honoured above all men to-night," said George.

"Now, that's very nicely said," she replied, with a laugh.

"It's kind of you to say so," answered George, 'but I deserve no credit, for I couldn't help saying it.'

The girl, for she was only a girl in appearance, flashed a quick glance at him.

"Mrs. Shelly has told me all sorts of things about you," she said.

"And yet I never saw Mrs. Shelly until half an hour ago," said George.

"I know; but, of course, her husband, like the good man he is, told her about the young man he had met in Cornwall, and Mrs. Shelly told me. Do you know, Mr. Tremain, I was interested in you from the first. I put off an engagement to-night in order to meet you."

"But I did not know I was coming here until this afternoon," cried George. "Indeed, I feel almost an intruder."

"Directly you had promised Mr. Shelly, he telephoned that you were coming, and then Mrs. Shelly

rang me up, urging me to come. I didn't want to come a bit, but when she said you were coming, I hadn't a choice, had I ? ”

“ I am awfully dull,” said George ; “ I don't see why a bit. As you know, I'm an absolute nobody.”

“ No, but you are going to be a great man.”

Her eyes flashed into his as she spoke, and George felt his heart thrilled by her words. He was bewildered too. Why should this beautiful woman speak so concerning him ?

“ Mrs. Shelly was an old school-friend of mine,” she went on ; “ we were like sisters. I was one of her bridesmaids when she married, and we often meet.”

“ Tell me,” said George presently, “ you are laughing at me, aren't you ? ”

“ Good heavens, no ! I was never so serious in my life. Whatever put such a thought into your head ? ”

“ Because,” said George, “ you said that—— ”

“ You were going to be a great man ? Well, you are. When Mr. Shelly came back from Cornwall some months ago, he told me about the young lawyer in Cornwall. Oh, you don't know what a flattering description he gave of you ! ”

“ He ought to have been a novelist instead of a barrister,” said George.

" Why ? "

" Because his vivid imagination ran away with his judgment."

" He has no imagination, Mr. Tremain ; his brains all run to logic. Well, when presently he told me you were coming to London, we had a '—she hesitated a second, and then laughed—" well, I wanted to see you. That's why I came to-night. I'm a creature of impulse, Mr. Tremain—just a creature of impulse. You think I am acting strangely, don't you ? "

" You are unduly kind to me," said George.

" No, I'm not. Shall I tell you something ? "

" I am sure it will be delightful," said George.

" Well, I'm awfully interested in you."

Again George's heart thrilled with pleasure. Why should this beautiful woman speak to him after this fashion ?

" You must have a very kind heart," he stammered. " I'm not a bit interesting. I'm as commonplace as daisies in the spring."

Again she looked at him intently. There was something almost pathetic in her eyes.

" Daisies are never commonplace," she said. " They are clean and sweet and unsullied. I wonder at you using such a figure. Do you know, I am al-

ways fascinated at the thought of some one coming to London to conquer it. The very idea is refreshing."

"There are trainloads of fellows coming to London every day, all determined to conquer it," replied George. "There is nothing original about me ; I'm only a copy of thousands of others. I haven't a new idea in my head. I've only been here a few days, but I can see what a dullard I am."

"In what way ?"

"London utterly bewilders me. The plans I had formed before I came here vanished into thin air as soon as I was brought into contact with London life. I feel utterly hopeless. What am I in this great maelstrom ?"

"You feel that, do you ?"

"The thought is continuously haunting me. I would go back to Cornwall to-morrow, only——"

"Only what ?"

"I am too great a coward. I dare not go back a failure. I must succeed."

"Tell me what you mean to do."

"I don't know. My father, against his judgment, I am sure, opened an office for me, and I must justify his action. I could never hold up my head again in St. Tidy if I went back a failure."

" But you have only been here a few days."

" No, but they have shown me what London is. It is a great octopus, stretching out its tentacles everywhere. It has no pity, no mercy. It paralyses weak men ; it takes hope out of the strongest."

" Then you are going to confess failure before you've really tried ? "

" Oh, no," said George, and there was a grim determination in his voice.

" That's better. I felt sure you were not going to turn coward."

" No," said George, " I am going to succeed."

" What do you mean by success ? "

" I can hardly tell you yet. I only know that there are vast possibilities here. I know that others have utilized London's opportunities, and—and——"

He did not finish the sentence, but there was a flash in his eyes that made the woman by his side laugh.

" Do not let us talk any more about me," he went on presently. " I've done nothing, and—well, all I say will seem like boasting. When I have done something, I should like to tell you about it. May I ? "

" Will you ? " she said, almost eagerly, " Do you

know"—and her voice was almost tremulous as she spoke—"I am a lonely woman, and——"

"You lonely?" cried George.

"Yes, I'm a widow. Didn't you know?"

"But I cannot think of your being lonely," cried George. "You, so clever, so——"

He stopped and blushed painfully. He was not sure that she would not resent the words that were on his lips.

She laughed gleefully. She was evidently pleased with the youth who sat by her side. Perhaps his utter ignorance of the ways of the world appealed to her; perhaps his young, eager life and his freedom from the world's conventions were pleasant.

"Yes, I am a lonely woman," she said presently. "You must come and see me sometimes. You must come and tell me about your successes, for you are going to be a great man. You are going to make London bow the knee to you. You are going to laugh at impossibilities, and you are going to bend circumstances to your will."

"Please don't laugh at me," said George.

"You are going to do it by your energy, and brains, and perseverance, and will-power," she went on, not heeding his interruption. "When you go back to your home in a few years, you will go as a victor."

London will know your name, so will all England. Yes, I'm quite serious. There, I've made my prophecy, and you are not going to allow me to be a false prophet. And I'm going to be your friend, your adviser."

"If you only would be," said George, carried away by her words.

"I'm going to be," she answered, with conviction. "And now we are not going to talk any more about your future."

During the rest of the dinner she led George to talk about his home life. She made him tell her about his father and mother and sisters; of the life he lived in the country, and the associations of his home.

George was in a kind of wonderland. He had never met any one like this woman before, and her evident interest in him aroused him to speak freely and with enthusiasm. Moreover, she fascinated him. Sometimes she seemed a woman who lived for pleasure, at others she was cold and judicial and calculating, and again she aroused all the romance of his nature. Her eyes became humid when she spoke of his home life, her voice became almost tremulous when she spoke to him about the quiet hours he had spent in the little Quaker meeting-house in the unknown western town.

After dinner George barely spoke to her again. Indeed, she did not seem to give him a thought. She became the centre of a gay circle, whose presence appeared to minister to her delight, and she seemed to have no thought but how to extract pleasure from the fleeting hour.

"I have had no opportunity for a quiet chat with you, Tremain," said Mr. Shelly to him, as presently George bade his host "Good-night," "but you must come again when I shall be alone."

"You are awfully kind," replied George.

"Not at all. By the way, how did you like Lady Maurice?"

"She is charming beyond words," cried George. "I never saw any one like her. She is a mystery to me, however."

"She is to most people; but what is your particular reason for saying it?"

"I don't know," replied the young man. "But she bewildered me. She is constantly changing, but always charming. Sometimes I was absolutely afraid of her, at others I felt I had known her all my life. But she was very kind."

"Mr. Shelley laughed, but made no further remark.

When George parted from Lady Maurice, she frigidly gave him the tips of her fingers, as though

she had utterly forgotten their conversation during dinner, and yet there was a strange light in her eyes as the young man, crestfallen and wondering, walked away from her.

Lady Maurice was the last of Mr. Shelly's guests to leave that night. She found her way into Mrs. Shelly's boudoir, where presently the eminent K.C. joined them.

"Well?" said Mr. Shelly, with a laugh.

"Oh, I stand by my bargain," replied Lady Maurice, with a kind of grimace.

"He doesn't belie the impression his photograph made upon you?"

"Not a bit. I am greatly interested in your *protégé*, Dick. I think you are right about him, and I think you are wrong. But I like experiments; you know I do. I don't gamble on either cards or horses—it seems so vulgar and so imbecile—but I like to gamble on individuals. Here is a problem, and I hold fast to every word I said."

"You don't know as I do the effect which London has upon men. I am older than you, and I'm always more interested in human problems than legal ones."

"Yes, and you see everything through the eyes of a lawyer and a man. I look at life through a woman's eyes, and I trust to my instincts.. I maintain that a

woman's instincts are truer than a man's logic. We shall see who is right."

"But we must keep to the terms of our bargain," laughed the barrister.

"Great judge that is to be," she said solemnly, "Lord Chief Justice that ought to be, you shall see that a woman can 'play the game' as well as a man. Besides, I'm interested; indeed, I don't know when I've been so keen. Sometimes his face, his eyes, were a revelation. He was so conceited, too, and withal so humble; he is ignorant, and yet—but I stand by our bargain. Indeed, I wouldn't miss it for anything—I'm positively excited!"

"Children and edged tools," laughed the lawyer.

"The essence of life is risk," she retorted.

For the next few months George Tremain's life was a long disappointment. He realized that the days were passing away, and he was doing nothing. He had gained a few clients, but they were people of no importance. Besides, he felt that he was only doing what a thousand other lawyers could do as well as he. To examine the deeds of some small property and to suggest a trifling alteration appeared to him paltry in the extreme. All his work was trivial and commonplace. He knew that his father was doing far more important work, from a lawyer's

standpoint, than he was doing. More than that, it was only his father's London clients whose work meant any income. He, George Tremain, was doing practically nothing.

Day by day, he went to his office and pretended to work, but he knew that for all practical purposes he might as well have remained away. Work did not come to him. When he went to the Law Courts, he saw that great firms of solicitors were handling important cases, but who was he that people should come to him? An unknown country boy, the son of an obscure country lawyer.

If he only had a chance!

It is true he had made some use of his time. He had studied London men and London methods; he felt sure, too, that if he only had the opportunity, he could have done better for clients than some renowned firms of solicitors had done for theirs. It seemed to him that they had missed opportunities, that they had failed to place their fingers upon salient points. But what was the use of that? Cases were not brought to his office.

Besides, even at this stage of his career, he began to ask himself whether, even though large and remunerative cases were brought to him, he would be content.

"I could teach an intelligent dog to do conveyancing," a clever lawyer had said to him once, and he felt the truth of the words. The ordinary lawyer's life, even although he were successful, was humdrum and unattractive, and he had not come to London for a humdrum life; he had come for a career, he had come because he had determined to do something out of the ordinary.

But what could he do?

He had never seen Lady Clare Maurice since that evening at Mr. Shelly's. He knew where her flat was situated, but he never called on her. Even when the desire to do so had entered his heart, he had crushed it. He dared not call on her until he had done something.

Neither for that matter did he go to Mr. Shelly's house. He knew that the popular barrister had a great deal of influence in the world of law, but George was too proud to go to him and ask him to use that influence on his behalf. He had vowed that he would rise unaided, and, although he was sadly disappointed, he had not given up his determination.

If he could only meet Sir William Pilken and have a chat with him, he might discover the secret by which this great man controlled a large proportion of the finance of London. But Sir William was miles

above him ; the eminent financier and member of Parliament would not devote a second thought to the plea of an unknown boy.

One day George met Mr. Shelly near the Law Courts.

" Ah, Tremain," said the barrister, " glad to see you. How are things going ? "

" They are not going," replied George ; " everything is at a standstill."

" Then you must make them go."

" I mean to," replied George, " but the method does not appear quite plain to me yet."

" Have you seen that new life of Sir William Pilken ? "

" No, I have not heard anything about it."

" Personally, I think it a bad feature of our times, this writing a man's life before he's dead. Still, we live in an age of advertising, and I expect people will soon take to writing their own lives and selling them. But Pilken has not gone quite so far as that, although he has doubtless provided the journalist fellow with information. I bought the book yesterday, and it is certainly interesting reading. It describes the details of Sir William's early successes."

An hour later George was eagerly devouring the book of which Mr. Shelly had spoken. To the young

man it was more interesting than any novel in the world. Here was the record of actual fact, the true story of one who had bent circumstances to his will. He did not read the book through. It was only the record of the great financier's early struggles and successes which fascinated him.

"If he could do it, why not I?" he asked himself again and again as he read. "But he did not do it by the practice of the law. His legal knowledge was valuable to him all the same." And then George thought long and seriously.

From this time George took but little pains to secure clients; instead, he spent much time in reading the financial papers. He made himself acquainted with the money markets, and he sought the society of men who in the past had but little attraction for him.

By and by a new interest had evidently come into his life, but he was very silent and reserved. He spoke to very few people concerning the schemes he had in his mind; nevertheless, those schemes absorbed his attention night and day.

One morning a letter reached him which excited him greatly. He read it and re-read it with great care.

"It seems almost certain," he cried aloud. "If it

comes off, the door will be opened to me ; and it must come off—it shall ! ”

That same morning George made several visits in the City, but in each visit he was unsuccessful. In some cases he could not get a hearing at all, and even when he did get a hearing, it was only to meet with a rebuff.

“ You want a six-figure man to touch a thing like that,” said one hard-faced man to him. “ I do not say it is not a good thing, but I dare not touch it. If you can get a six-figure man to look at it, then come to me again.”

A six-figure man ! A man who was worth more than £100,000. But where was such a man to be found ? What rich man would trust him ?

Presently a new thought seemed to come into his mind.

“ I can but try,” he said, as he climbed on to a ’bus.

CHAPTER IV

THE QUAKER BROTHERS

IT was in the neighbourhood of Austin Friars that George presently found himself, and the office which he entered was not showily furnished. Neither was there any suggestion of rush or excitement. And yet there was an air of quiet prosperity. The clerks were, in the main, staid, elderly men, of grave deportment. They looked like old servants, who knew every inch of the premises. The furniture was old and rather worn, but the age suggested respectability. Even the bulky ledgers seemed to proclaim aloud that they had nothing to do with risky speculations.

“Is Mr. Craske in?”

“Which Mr. Craske do you want—Mr. John or Mr. Michael?”

“Either; it does not matter which. Both, for preference.”

"They are both very busy to-day," was the unencouraging reply. "Have you an appointment with them?"

"No, but I feel sure they will see me."

The man eyed George keenly. He was past middle age, and seemed to be a person of some authority. He was plainly attired, and he evidently belonged to the old school, but he was apparently astute and trustworthy. His spotless linen, his carefully tied black necktie, and his clean-shaven lips and chin, leaving a fringe of beard to grow around the upper part of the neck, proclaimed his respectability.

"What name, please?"

"George Tremain, of St. Tidy, Cornwall."

"Son of John Tremain, a solicitor in that town?"

"Yes."

The man's eyes softened, and a shadow of a smile came to his lips.

"Yes, I think both Mr. John and Mr. Michael will see you," he said. "I will tell them at once. I hope your father is well?"

"He was very well indeed when I heard from him a few days ago. Do you know him?"

"I have known John Tremain for nearly thirty years," was the reply.

He left the room as he spoke, but he appeared shortly after.

"Will you come this way, friend George Tremain?" he said.

George followed him into an inner office, where two men of about sixty years of age sat. Here, again, there was nothing showy, or what the world would call up-to-date. Two large writing-desks were placed in the room, both of dark, rich mahogany. A large bookcase also stood against the wall, made of the same material. The carpet was very thick and heavy, and carefully brushed. Altogether the office suggested quiet and unostentatious prosperity. So did the two men in the room. Each was carefully dressed and well groomed, and each looked as though he might have a big balance at his bankers.

"Ah, friend George Tremain," said one, rising, "I am glad to see thee. Thy father wrote and told me about thee some time since. I have looked out for thee at meeting. *Sit down.*"

The other greeted him just as warmly, and both drew their chairs before the fire.

"I hope I do not inconvenience you," said George. "Your man told me that this was your busy morning, and for a time seemed in doubt about showing me in."

" Ah, yes, Abel Fletcher is a careful man, and, besides, he was right. This is our busy morning, but not too busy to keep me from having a chat with John Tremain's son. I trust all is well with thee, George ? "

This, as it seemed to George, opened the way for him to tell what he had in his mind, but neither John nor Michael Craske would have it so. Before he was allowed to enter upon his business, he was asked many questions concerning his father and the few Quaker families who resided at St. Tidy. During this time both of the older men observed the Quaker formula of " thee " and " thou."

" And now," said Mr. John Craske presently, " tell us thy business, George."

For a moment George felt uncomfortable. Had he been allowed to commence the moment he had entered the office, he would have found it comparatively easy, but the few minutes' general conversation had somehow changed the atmosphere. Still, he was not to be daunted. He realized what his visit to these men might mean, and he determined to make the most of his opportunity.

" John and I have spoken of thee several times, George," said Mr. Michael Craske, just as George was about to commence. " I spoke to him con-

cerning giving thee some work, but people can't change their lawyers easily. It is something like changing doctors. Besides, the man who does our law business is a capable man. A God-fearing man, too. Is it concerning some law matter that thou hast come, friend George ? "

" Not exactly," said George. " Of course, it is mixed up with law ; business matters generally are. Still, it is not strictly law business."

The two brothers did not speak a word at this.

" All the same," said George, " it is a matter of great importance, and I think you will be interested. It was by the purest good fortune that I happened 'upon it at all, and I can assure you I have had to exercise great care. I consider myself remarkably lucky to have got hold of it."

Both of the Quaker brothers kept their eyes fixed on him as he spoke ; then, when he had finished, they glanced at each other meaningly.

" Proceed, George," said Mr. John Craske. " Explain what you have in your mind."

George noted not only the change of tone, but the change in the form of address ; for the first time they used "you" and "your" instead of "thou" and "thy." It might mean nothing, but it affected him.

George proceeded to explain. At first he halted

somewhat. He realized that, in spite of their quiet ways, he was in the presence of two keen men, who had done business in the heart of the city of London for many years. He felt sure they would detect any fallacy which might appear in his statements ; moreover, they had a reputation for building up their great business on broad and firm foundations. Presently he warmed with his subject, however. He had spent many anxious weeks on the scheme in his mind, and he had considered every difficulty. What at first seemed a kind of far-fetched idea became a feasible enterprise, and then that which was only feasible seemed to become a certainty. And George's gifts of close reasoning and clear expression stood him in good stead that day as, in the office of John and Michael Craske, he unfolded what was in his mind.

When he had finished, there was a few seconds' silence. The clock on the mantelpiece ticked quietly, and the murmur of the clerks in the outer office could be plainly heard.

Presently John Craske coughed, as though he were about to speak, and then, as if on second thought, he again lapsed into silence. For a moment the two brothers looked into each other's faces, as though in doubt what to do.

"It may be," said George, who noted the look, "that I put the case badly. Doubtless there are questions which have arisen in your minds. I shall be delighted to talk the matter over with you."

"I do not think——" began Mr. Michael Craske ; but before he proceeded further, his brother broke in.

"And your purpose in coming to us, George, is——?"

"That you may at least consider it. I have given a great deal of thought to it. As I said, I regard myself as very lucky to have got hold of it. But, as you see, it wants capital. The possibilities are simply tremendous, and——"

"You want us to put money into it. We are careful men, George. Let me ask you a few questions."

Then followed a number of keen, searching questions—questions which only a man versed in the affairs of the City could have put, and which only those who had studied the world of finance could appreciate.

And George appeared equal to the occasion. Evidently Mr. Shelly was not far wrong about George's abilities. He had mastered every detail of the scheme which he had placed before these Quaker brothers, just as he had mastered the details

of the case concerning which the renowned barrister had complimented him so warmly. It appeared to the young man, moreover, that he was making a good impression upon these two old Quakers. They were keenly interested, and seemed to appreciate every point he made.

"And how did you get hold of this, George Tremain?"

Again George noticed that the speaker used the "you" instead of the "thou," and it made him somewhat uneasy, but he gave the information asked for.

"I don't know what my brother Michael thinks of this, George Tremain," said Mr. John Craske presently, "but I will tell you what I think."

He spoke slowly and deliberately, but in a few minutes he had entirely demolished George's hopes. He showed, first of all, the unsoundness of his scheme in principle. He pointed out difficulties which had not appeared to the keen young lawyer. He gave clear and powerful reasons why, as a man with capital to invest, he could not respond favourably to George's request.

"So much for that part of it," said the old Quaker presently. "And now, George, let me say something else. Neither my brother nor I are men who engage

in risky speculations. For that reason—and I say it with pride—our names have weight in this great city. Our money, such as it is, is clean money.”

“There is nothing dishonourable in what I have suggested!” cried George.

“I do not say there is,” answered the old Quaker.

“But it is speculation, George—speculation, and we do not speculate.”

“Everything would stagnate but for speculation,” cried the young man. “Every new newspaper, every new hotel, every new enterprise whatsoever, is of the nature of speculation.”

“That may be; I am not denying it,” replied John Craske, “but there are speculations and speculations, and all through our business life we have abstained from taking part in the kind of speculation you have suggested. Therefore, young man, I shall not touch it. But that is not all. Your father, George, is known throughout the whole Society of Friends. He is known as an honest lawyer, as one who never touches risky business; therefore he is universally trusted. When I heard that you had come to London to extend his business in this city, I naturally looked out for work I might put in your way. But before doing so I wanted you to prove yourself worthy. Lawyers do not, as a rule, become

rich quickly, George ; they have to build up their connexions slowly, especially at first. My advice, friend George, is to give up all thought of this kind of business. Stick to the orthodox work of your profession. A few years of struggle won't hurt you. Keep your name clear from risky things and be content to wait for slow but worthy success."

"Thank you," said George quietly.

"I am afraid the medicine is rather bitter, George."

"At any rate, I'll take it in a good spirit," replied the young man. "I presume Mr. Michael Craske is of the same opinion as yourself?" he added, looking towards the younger of the two brothers.

"I would sign my name to what my brother has said, if it were written down," replied Michael.

"How are you getting on in London, George?"

"Oh, all right," replied George airily. At all events, he determined not to reveal his disappointment.

"That is well. And, by the way, I shall be glad to see you at my house at any time. You know the meeting-house we attend, George. Come up and have a bit of dinner with us next Sunday, after morning meeting."

"Thank you," replied George, "but I am afraid I have an engagement."

"Ah! I am sorry; the Sunday after next, then. Don't neglect meeting, my boy. I am getting to be an old man now, but the older I get, the more do I realize the necessity for quiet worship."

When George left the office, he felt like stamping his feet in rage. The little homily did not affect him very much, but the condemnation of his scheme angered him beyond words. He realized that these quiet, matter-of-fact old men knew far more about business than he; indeed, they had revealed the fact that he was a mere novice. "But I'll not give up!" he cried. "I can see plainly enough that I shall do nothing if I sit down and wait for business; I must *make* it. Yes, and I will make it, too; and you"—and he shook his fist towards the office of the two old Quakers—"you shall help me to do it, in spite of yourselves."

George Tremain had told his father and mother, when he left home, that he should not return for a year, and he asked them not to expect him to report progress until that time. On his way to London he had conjured up rosy pictures concerning his first home-coming. It was true a year was not a long time, but he promised himself that in that time he

would at least have made beginnings of which his father should be proud. As he left the old Quakers' office, however, it seemed to him that he had set himself an impossible task. Several months had passed away, and he had done nothing. Had he stayed in Cornwall, he would have earned a far larger income than he had earned in London.

Still, he reflected, Rome was not built in a day, and even Sir William Pilken did not climb the ladder of success at once. But he had climbed.

He reflected on the biography of this great financier, the first chapters of which he had read. He also remembered one passage which appealed to him strongly. "Sir William," said the writer, "succeeded, in a great measure, because he was never contented to think in six-and-eightpences; he always thought in millions. He cared but little for small enterprises, even at the beginning of his career; he was forever engaged in working out schemes of gigantic proportions."

"I'll do it," he said again and again, as he threaded his way along the crowded causeway. "Others have done it, and why not I?"

Presently he stood in front of the Royal Exchange and watched the great throng of men and women. He knew that he stood at the financial centre of the

great British Empire. Within a few yards from where he stood, fortunes were made and lost in a day. Here, too, many of the great projects of the world were determined, and men who a few years ago were as poor and as unknown as he, could, by a stroke of the pen, make or mar the fortunes of thousands. Close to him was the Bank of England, a few yards away was the Stock Exchange, just across the way was the Mansion House, while within the circle of a few hundreds of yards the business of the world was influenced if not largely controlled.

He realized it all, and his heart throbbed madly at the thought of it. But he took no part in it all. He was outside the charmed circle.

"But I will enter it," he cried. "Nothing is impossible to an earnest man, and nothing shall be impossible to me."

A few days later he found himself in Hyde Park. Why he went there he hardly knew, but something impelled him to get away from the world of business to the world of pleasure. He had scarcely entered the Park when he heard his own name. He turned and saw a lady beckoning to him. It was Lady Clare Maurice seated in a carriage.

"Why have you not come to see me?" she said. "You promised you would, you know."

"I promised I would come when I had something to tell you," he said.

"And have you nothing to tell?"

He shook his head. "No, nothing—that is, worth the telling."

"But you have tried?"

"I have done but little else," he replied

"But you must come and tell me about all you have tried to do."

"Thank you; I would love to come," he replied, "but I dare not."

"Dare not?"

"No, I should be ashamed. But I will come some day," and his eyes flashed.

"Will it be soon?"

"Yes," he said, "it shall be soon."

He lifted his hat and walked away. In spite of himself, this beautiful woman's presence set his heart beating wildly. Why was it? Moreover, why did she continue to take an interest in him? Surely it was out of the ordinary that a woman of fashion should speak in such a way to an unknown youth coming up from the country.

During the next few weeks, in what seemed a remarkable way, work came to his office. People of whom he had no knowledge came to him, and

he found himself comparatively busy. Once or twice he was on the point of asking clients why they came to him, but he felt too sensitive to do so. There was one case that interested him greatly especially as it necessitated his coming into contact with one of the best-known firms of solicitors in London. This firm was in the very heart of the financial world, and they had among their clients men who controlled large sums of money. The case in question, while not involving large issues, required careful handling and wise judgment, and George gave much time and thought to it. Moreover, it necessitated his having frequent interviews with the heads of the firm whose position he so much coveted.

Messrs. Quill & Steel were closely connected with the Stock Exchange, and they did the work of certain companies. There were some who said that their business was not of the kind which old-fashioned lawyers boast about. But certainly they were keen men, as George discovered after a very short time. Not that he altogether liked them, and he felt sure that his father would never have been friendly with them. Still, they fascinated him, and as he noted the busy office, and the amount of work that came to them, he sighed for very envy.

"These men could work that scheme of mine," thought George. "Those old Quakers would not touch it because they are old-fashioned and do their business in an old-fashioned way, but I believe there are possibilities in it. I believe it is sound, too. It only wants capital and enterprise and brains."

George flattered himself by the thought, especially after his second visit to them, that they had a good opinion of him. They seemed to go out of their way to be kind to him, and were never too busy to see him.

"I hope we shall see more of each other in the future," Mr. Steel said to him one day, when the business which had brought them together was completed. "How long did you say you had been in London?"

"About eleven months," replied George.

"And how have you got on?"

"Oh, pretty well, I suppose. Quite as well as I could have expected. In fact, during the last three months I have been fairly busy. Of course, you would not think anything of it, but, to a young fellow like myself, it's not to be despised."

"What kind of business have you been doing?" asked Mr. Quill, who had been looking at him keenly as he spoke.

George told him.

"And do you think you would be contented with that kind of thing, even if you had as much of it as you could do?" he asked.

"One must learn to walk before one can run," replied George. "Presently I hope——"

"What?" asked Mr. Steel, as he noticed his hesitation.

"I hope to handle bigger things," replied the young man. "Even now I have one or two things in my mind."

"What things? Tell us about them. We might do something for you."

"I could hardly do so now," replied George. "I should have to show you certain papers, and——"

"What?" asked both the lawyers at the same time.

"Of course, it might not be worth touching."

"We are always on the look-out for a good thing," said Mr. Steel, "and—— But won't you call to-morrow afternoon?" We could at least see whether it is worth considering."

Why George hesitated he could not tell. These men practically offered him what he had for months been looking for.

"I don't want to bring a thing to your notice, the bottom of which you might knock out in five

minutes," said George. "I'll go into the whole matter again, and if it still seems worth your while I'll let you know. All the same, I thank you very much."

"That's a young fellow with brains," said Mr. Steel to Mr. Quill, when he left the office.

"Yes, he's got brains, right enough," replied the other. "He should go far. He will, too."

"He might be of use to us," said Mr. Quill presently.

The other shook his head. "He's rather finicky, isn't he?" he said.

"That'll soon rub off. I've an idea he'll call to-morrow."

CHAPTER V

THE MAN FROM SOUTH AFRICA

A MAN who from poverty and obscurity had risen to eminence, and had become the possessor of enormous wealth, was once asked the secret of his success.

"Sheer, unmitigated, vulgar luck," was his reply.

"Luck?" said the questioner. "But what of your tremendous capacity for work, your imperial grasp of affairs, your power to fasten upon essentials?"

"That was afterwards," replied the millionaire. "Men with greater capacity than I, with a broader grasp of affairs than I, with greater power than I, are poor and obscure at this moment. I had the luck to happen upon something; they didn't. My luck gave whatever abilities I may possess a chance. Their powers have been lying dormant

for want of opportunity. Mark you, many men having my luck would have made nothing of it, but a thousand others who are now down at heels, having my chance, would have done quite as well as I. It is no use saying I am cleverer than they ; I am not. Primarily, I am what I am through sordid luck—luck naked and not ashamed."

Whatever may be said concerning this, it must be admitted that the door was opened to George Tremain by what seemed mere chance. After the flattering suggestion made by Messrs. Quill & Steel, George had, after serious consideration, gone to them again with the proposals he had laid before the old Quaker brothers. They had listened to him carefully and with apparent respect, but both shook their heads when he had finished.

"It won't do, Mr. Tremain," said Mr. Steel. "I don't say there may not be something in it, but it must be a slow business. A possible ten per cent. in a few years time."—Just imagine forming a company to buy a few miles of sand-dunes, to build an hotel, to build fifteen miles of railway, to lay out a golf links, and to build a town where at present there is nothing but arid stretches of sand!"

"But such things have been done," said George. "It could be made within a short journey from

London. The air is very fine, and the country around is beautiful."

"Yes ; but, my dear sir, just think of the time investors would have to wait. It would be years before people could begin to go there. Even with the most skilful advertisements, and the most rosy prospectus, it would take at least ten years to make the thing pay. No, there is nothing romantic about it. I do not say there is no promise in it for a great railway company, but for—— No, Mr. Tremain, it won't do. In order to get the money from the public you need to appeal to imagination—yes, and to the romantic side of human nature. Oh, yes, I see you smile, and as a practical man I quite see the necessity of a solid business basis for anything that is advanced. All the same, people like to think of cent. per cent., even although they may get only four per cent. ; they like to have their imaginations aroused. If some chap could only find gold in the region of the South Pole now, we could float a company in a week."

And George was presently forced to see that he would have to abandon the scheme on which he had built such hopes. It is true that Messrs. Quill & Steel hinted that they might take him in their office, but he realized that his position would be

anything but desirable, and that, although he might stay with them twenty years, he would have approached but little nearer the goal at which he aimed.

It was, therefore, with a heavy heart that George left his lodging one night and walked around Lincoln's Inn Fields. He reflected that he had been in London nearly a year and had made practically no progress. If he went home as he had arranged, he would have no story to tell his father, he would be able to paint Mary Trefry no glowing pictures of his successes in London. He had done nothing, absolutely nothing. And yet he was not sure. He lived in a world larger and more exciting than he had known in Cornwall, and more than once he had asked himself whether, if he succeeded in his desires, Mary would shine in the society he would be destined to enter. After all, Mary was but a shy country girl, who, in spite of her purity and goodness, would appear awkward and *gauche* compared with, say, Lady Maurice. But such thoughts did not trouble him often. Success was a long way off; indeed, at that moment, it seemed impossible to him.

"I must do it, though," he reflected as he walked around the quiet roads. "Yes, and I will. All I

have been doing up to now must come in useful. I have increased my knowledge, and I know more of the intricacies of finance than, yes, either Quill or Steel. Let me think, now, let me think ! ”

It was past eleven o'clock, and there were but few people in the “ Fields.” Occasionally a cab drove through, while the footsteps of a pedestrian were sometimes heard. Close by, in the Strand and in Holborn, was the rush of traffic, but here there was comparative peace.

“ Excuse me,” said a voice, “ but can you tell me the way to the *Cosmopolitan Hotel* ? ”

He turned and saw a tall, stalwart-looking man, who, even in the light of the street lamps, suggested to George Tremain something of the country.

“ Yes, certainly,” replied George, and he gave him some directions.

“ Thank you,” said the man. “ I get so mixed up in London. I left the hotel a couple of hours ago for a walk, and felt confident I could find my way back easily enough ; indeed, I made a vow to myself that I would do so without asking my way. But I am just bewildered by the noise.”

“ You don't know London,” said George.

“ I only came this afternoon,” replied the stranger.
“ Up to now I have always lived where there was

plenty of room, and where I could find my way by the stars. But here—well, there are no stars.”

There was something hearty in the man’s manner. Even as he spoke George seemed to see broad spaces and a clear sky. He spoke correctly, and there was little suggestion of an “accent,” and yet George felt sure he was not an Englishman. He thought he might be an American, but there was no suggestion of it in his speech.

“Do you think you can find your way by my directions?” said George; “if not, there are any number of cabs to be got.”

“I should be ashamed of myself if I took a cab,” said the man. “I should have to confess that London completely beat me on the first day, and I came to beat London. Of course, I know it is pure fancy, but, do you know, it would seem like showing the white feather to go back that way.”

“Look here,” said George, “I’ve nothing to do; I’ll walk with you, if you don’t mind.”

“Will you?” said the young fellow, for, as the lamplight fell upon his face, George saw that he could not be more than thirty. “That’s downright kind of you.”

The two started on their walk, George wondering why he should take a mile’s walk in order to

conduct a stranger to his hotel, while the stranger, with evident enjoyment, gazed with wonder at the tide of human life.

"My word!" exclaimed the stranger presently.

"What is it?" asked George.

"Oh, nothing. Out where I live one gets into the habit of talking to one's self. But I was wondering how all these people manage to live. Here they are, millions of them. Nearly all are well dressed. Here are taxicabs and hansom, I think you call them, and great motor-'buses, until you can't rest. Here are miles of houses, hotels, offices, mansions, all of them, I suppose, representing an enormous amount of wealth. It's all a mystery to me. Where does all the money come from? How do all the people live?"

"Many besides you have asked that question," replied George.

He was on the point of asking the stranger where he came from, but reflected that it might be resented. And the young fellow, although he spoke with great frankness, and with a kind of simplicity born of ignorance of the world, did not appear to him as one with whom one could take liberties. Presently they came to the Cosmopolitan Hotel.

"I think I will go in for a few minutes," said

George. "I know I ought to be in bed, but I could not sleep if I went. Besides, I shall find some papers in the smoke-room that I want to read."

"Thank you for coming with me," said the young stranger. "I doubt if I should have found my way without you, and it was real kind of you to come. I—I suppose you live in London?"

"Yes, I have chambers near where you saw me."

"And—you know London well?"

"Yes, I suppose so."

He seemed on the point of saying more, but hesitated.

"I wonder if we shall meet again after to-day?"

"Doubtful," said George. "London is a great maelstrom. It swallows up people. Still, one never knows."

"If—if—I thought—— But you said you were going into the smoke-room to read. I won't detain you. Good-night. And good-bye and thank you!"

"Good-night," said George, "and please don't thank me. I think I had the blues, and my talk with you has quite cheered me up."

"Has it? That's right."

He moved quickly along the vestibule, and George realized that he had been talking to a striking-looking young fellow. In the bright light of the

hotel he saw that he wore a rough tweed suit, which, although not badly made, suggested something foreign. George felt rather sorry he was gone. He looked bronzed and healthful. There was that about him which suggested the open air.

He had scarcely gone, however, when there was a rustle of ladies' dresses near him. Evidently some one of importance had arrived, for the hotel servants rushed hither and thither, as if anxious to render service.

"Winifred, will you go direct to your rooms?"

"Yes, I am tired."

"I am sorry the play was such a poor thing."

"The critics say it is true to life," she replied.

"Well, to-morrow we'll see something that isn't true to life."

"I'm sure it'll be more interesting," was her answer.

She stepped into the lift, and the lift-boy was on the point of closing the door, when George stepped forward.

"Excuse me," he said, "but I think you dropped this."

He handed her a gauzy kind of scarf as he spoke.

"Thank you," she said, holding out her hand to take it. Their eyes met, and immediately her face

changed. The look of weariness and lassitude was gone. Her eyes sparkled with animation, her mouth was wreathed with smiles.

"It is very kind of you," she said. "I should have been so sorry to have lost it."

The lift door closed, and George Tremain felt as though the vestibule of the hotel had become darker. What a dazzling creature she was! How suddenly her eyes, her face, had changed!

Involuntarily he compared her with Mary Trefry, and he could not help realizing the difference between them. For Mary was just a country girl, country born and country bred. She was shy and retiring among strangers. She was not gifted with the power of saying smart things—she was just a sweet, simple girl. But this woman was simply bewildering in her splendour. She was capable of extremes. The change in her whole appearance when she smiled told him that. Instinctively he felt that she was one of those women who could command fervent admiration, one who made men obey her eagerly, blindly.

He wondered who she was.

For the moment he had forgotten all about his schemes for the future, he was under the spell of a woman's eyes. Their meeting was accidental, it

was but for a moment, he had rendered her only the most commonplace service, and yet her smile of thanks seemed to revolutionize his life.

He went to the hall-porter.

"Who is that lady?" he asked.

"Lady Winifred Dresden," was the reply.

"Has she been staying here long?"

"I don't know, sir," said the man with a stony stare; then he added: "It is not for me to say."

George walked away, feeling that the hall-porter had snubbed him, and that he had been guilty of an impertinence.

"The world in which she lives is closed to me," he reflected as he walked towards the smoke-room. "Still, if—if——"

His steps quickened, for the old passion of his life had come back. He went to one of the tables in the smoke-room and looked over a pile of papers. He scanned the columns of a financial journal for a few seconds and then threw it down.

"No, there's nothing to help me there," he said. "*The South African Mining World*, that may be interesting."

He ordered some slight refreshment, and sat down to read. Presently he found an article that

interested him so much that the face of the beautiful woman he had just met faded from his mind.

"Are you interested in that kind of thing?"

He turned and saw the young stranger with whom he had walked to the hotel.

"Yes," said George, "very deeply."

"Do you know anything about South African mines?"

"Yes, and no."

The stranger looked at him questioningly.

"I don't quite follow you," he said.

"No? Well, I meant this. I have never been to South Africa, therefore I have never seen a South African mine. All the same, I have learnt a good deal about them."

"What do you know about them?"

George turned and looked at the stranger keenly.

"Excuse me," said the other, noting George's look, "but when I got upstairs just now something impelled me to come and have a talk with you. I thought, perhaps——" He hesitated a moment. "I come from South Africa," he added.

"Indeed," said George. "I felt you were not quite an Englishman."

"Yes, I am," he replied, "English to the backbone. My father and mother were both English.

They came from Yorkshire. They went to South Africa many years ago, before I was born. My name is Ackroyd—Arthur Ackroyd."

He hesitated again, as if he found difficulty in saying more.

"The name is familiar," said George. "It reminds me of a school I have often heard of; it is a Quaker school."

"Ackworth," said the man. "I have heard my parents speak of it. Are you a Quaker, by any chance?"

"Yes," said George—"that is, my people are Quakers."

"Fine people," said Ackroyd, "very fine people. I don't know that I agree with them, but I admire them. I say——"

"Yes?" queried George, noting the step the other took towards him.

"You don't mind having half an hour's chat with me, do you?"

George looked at his watch.

"It is nearly twelve o'clock," he said, "but this place keeps open late."

Arthur Ackroyd drew a chair close to that of George's.

"If it isn't an impertinent thing to ask, and you

must put it down to my ignorance of London ways if it is," he said, " might I ask what your business is ? "

" I don't regard your question as an impertinence at all," said George, " but may I know why you ask it ? "

" I am such a duffer in London," said the other " In Africa I know my way around with the best of them, but here I am all at sea. And yet we feel, even out in South Africa, that London is the centre of everything. That paper you were reading now—what does it suggest ? Just that the South African mines are worked from London. There's wealth in Africa, wealth untold, but English money has to be put into Africa in order to get it."

" Yes, I suppose that is true in a sense."

" Do you happen to know anybody in London ? " asked Arkroyd. " I mean men who do business in a big way ; men who can command money."

" I dare say I do," said George ; " but why do you ask ? "

The stranger took a long, eager look at the young Cornishman, as though he wanted to read into his heart.

" Of course, I didn't come to England without a purpose," he said presently. " The truth is, I

have happened upon something in Africa, upon my own land, in fact, that's—well, it's a fortune for a duke."

"There are so many who come to London with stories like that," said George.

"Are there? I suppose there are."

"Yes," replied George. "I happen to know, because—well, I am a lawyer, and I have interested myself in that sort of thing."

"Have you?"

Again he looked at George, and the young lawyer felt that there was a world of quiet reflection in the clear grey eyes of the South African.

"A chap told me just before I left Africa," he said, "of a fellow who came to London with—well, it does not matter what. But it was a good thing, and it has made the fortunes of a good many people since. As I said, he came to London, just as I have come, utterly ignorant of London life, and knowing nothing of the ways of these financiers. At first he could get no one to give him a hearing, and then, when at length he did, he was robbed."

"Robbed?"

"Yes; that is, he got in with some sharks, who promised him all sorts of things; but he, not knowing his way around, got nothing signed. They made

thousands, but he got practically nothing. I tell you I am afraid of London. It seems like a great swirling sea, while I don't know how to swim in its waters."

While Ackroyd had been trying to sum up George Tremain, Tremain had been reading the African.

"Look here," he said, "you say you have come to England with something good?"

"Yes, I have."

"What is it?"

"Gold."

"Gold?"

"Yes. Heaps of it. I tell you I have discovered the richest mine in South Africa."

"You are sure of it? Where is it?"

"Of course," replied Ackroyd, "that's my secret for the present. But it's genuine. I've tested it in many ways. It's there waiting to be mined. There are thousands, millions to be dug up. But I've no capital, and of course it needs capital to work it. I discovered it—oh, three years ago. At first I thought I was simply deceived, and—well, I spoke to no one about it, not a soul. I took several journeys to some of the African mines. I learnt the tests of gold. I discovered practically all there was to learn. I'm not quite a fool, and I determined

that I would not be deceived. Then I went back to my discovery again, and I applied every known test."

" Yes, well ? "

" I found that I was a rich man. It's there, safe and sound. It's on my own land, and no one suspects it's there. But while I'm a rich man, I'm a poor man. That is, I'm fairly well off for a farmer, but I couldn't work the thing. Besides, I've no knowledge, no real practical knowledge of mining."

" And you can prove—— "

" Look here," said Ackroyd in a low tense voice, " come up with me to my room ; I have got samples. I dug them from the very place. Do you know gold when you see it ? "

" Yes," replied George.

" Then come."

By this time George was carried away by the fervour of the other's feelings. He felt sure that Ackroyd was saying what he believed to be true. There was nothing but truth and honesty shining from his eyes.

They passed into the entrance hall lounge, which, although it was midnight, was filled with people, who sat around in groups.

" I am not staying in the hotel," said George to

the hall-porter, " but I am going up to this gentleman's rooms for a little while. I shall leave in about an hour."

" All right, sir."

Ackroyd and George entered the lift together, which a minute later shot up into the upper storeys of the hotel.

" What floor, sir ? " said the lift-man.

" My number is 454."

The lift stopped.

A minute later the two young men were in Ackroyd's bedroom. He switched on the lights and then he opened one of his trunks.

" There," he said, taking a packet of stones, " you say you know gold when you see it. What do you think of that ? "

CHAPTER VI

SIR WILLIAM PILKEN

GEORGE'S hands were trembling as he took one of the stones from the young fellow from South Africa. As he had said, he knew gold when he saw it. In his endeavour to get a footing in the financial world, he had seen that such a knowledge would be valuable, and as he had been reared in a mining county, where he had learnt some mining secrets, the knowledge came easily to him.

He took the stone to the light and looked at it keenly, eagerly.

"It might be what the Cornish miners call 'peacock ore,'" he said presently.

"You are thinking of the colour," said Ackroyd. "But 'peacock ore' will not stand the gold test. Look here, if you've any doubts about it, you can take any one of the stones I have brought and submit it to any test you like. I didn't come to England on guesswork. I have proved everything."

"It might easily be gold," said George.

"It is gold, I tell you."

"You are sure?"

"Positively certain. I have no more doubt about it than I have that I see you here at this moment."

"And you got it——"

"From a spot where there is heaps of it. It's on my own land. I've everything in order—that is, I have the deeds of the land. As a York-hireman, my old dad was careful about that sort of thing."

"Would you mind showing me the deeds?"

"I'll show you copies of them. I left the originals in a safe place. I tell you there need be no doubts under that head."

"But this gold, if it is gold, may have come from a very small pocket?" said George.

"Look," said Ackroyd. "You see that stone, and you see that!" He held two stones in his hand as he spoke. "Well, those two stones were both dug out of the solid rock two hundred yards from each other. It must have been a pretty big pocket, eh? No, no; the thing is as safe as eggs. But the thing must be financed, and naturally I want to benefit by what belongs to me. I don't want to

be cheated. I want the affair handled honourably, fairly. But I'm in a difficulty. I know nobody, I'm afraid of the London men, and yet I can't do without them."

"Look here," said George, his eye flashing. "Suppose I can do this for you, suppose I can get the thing financed, a company formed, the whole thing put into thorough working order, what will you give me?"

"I'll give you a quarter of what I get," cried Ackroyd, "I will indeed."

"I don't say I can do it," said George, "but I'll let you know in a few days whether I can or not. You see, London financiers are very chary. More than one has been bitten by people who have come claiming to have discovered gold mines. Either the mines have been 'salted,' or the 'pockets' have turned out to be next to worthless. As a consequence, they will hardly give a hearing to the men who come with tales of discovery."

"Yes, yes, I know," said Ackroyd gloomily; "but this is genuine. I know it is. The trouble is, I am so ignorant as to how I can proceed."

"If it can be done, I'll do it," cried George.

"But what' are you going to do?" asked Ackroyd.

"This," replied George. "But tell me first, is this place easy to get at?"

"It is twenty miles from a railway. I'm not going to say more at present."

"Very well; that's all I want to know. This is my course of procedure. I will go to some men whom I know, men who can command large sums, because they are in the very heart of the money-market. I will show them these quartz. I will tell them what you have told me. They will, of course, test the quartz, then they will want to know whether your idea about the quantity of gold that can be found is true."

"But how can they know?"

"They will cable to a mining expert in South Africa, who will send them a report."

"But in that case I shall have to tell them where it is."

"Of course. In any case, if the thing is to be of any worth, the place cannot be kept secret. But that doesn't matter. In this case you are safeguarded, the land is yours. You have the deeds. Suppose you give exact directions to the people I have in my mind, what happens? Well, if I convince them that the thing is worth while, and they cable to the mining expert, he will immediately

proceed to the spot, and after examination he will send his report. If that report is satisfactory, we can make our terms."

"What terms?" cried Ackroyd.

"That must depend on the report, must it not?" replied George.

"But if they are dishonest men?" cried Ackroyd. "Suppose they get a good report from the expert, but present a bad one to me?"

George saw that the young fellow had heard so many stories of men who had been swindled that he was afraid to take any risks whatever.

"Look here," replied George, "if the expert sends a bad report, they won't touch it. If, on the other hand, he reports favourably, they will want to deal. Thus, if they want to deal, we may know that you have not been deceived, and we can proceed to dictate our terms."

"What terms?" cried Ackroyd again.

"First, a sum down, and then a large proportion of the shares, besides a seat on the board. You see, your shares would be a part of the price of your discovery."

"But how much would you say should be the sum down?" cried Ackroyd, with gleaming eyes.

George mentioned an amount that caused the young fellow's voice to tremble with joy.

"So much?" he cried.

"Of course it will depend on the expert's report," said George. "But it's no use playing for small stakes. Besides, you have the whip hand. The land is yours. No one can touch it without your consent."

"Oh, if you can manage it," cried Ackroyd, "I'll gladly give you a quarter of all I get. I'll sign a paper to that effect. But still I'm in the dark. Where is all this money to come from?"

"From the investing public," replied George. "Don't you see? When the people I have in my mind are convinced that the thing is genuine—and, of course, I am assuming that it is genuine—they will set to work to form a company. Having secured a number of suitable people, we draw up a prospectus, which we shall send out to the people who invest. Then we must get hold of the financial papers and advertise with them. In return for this they will write up the venture."

"But if they won't?"

George shrugged his shoulders.

"And supposing people won't invest?"

"They will if we can get the right names on the prospectus. My word, I'll try him!"

" Try who ? "

" A man whose name can almost command investors."

" But—but—— "

" Excuse me, Mr. Ackroyd, I must go now. You call at my office to-morrow, and we will go into the whole matter. Here is my card. I will think out the whole case, and by to-morrow morning at eleven o'clock I'll be ready for you."

" And you think—— "

" Of course, I can say nothing definite," said George. " But I can promise this. Your specimens shall be tested, and if they are genuine, an expert shall be sent to your land. I'll send one myself if no one else will."

" I say, Tremain, you are a trump ! "

" Nothing of the sort. I am as anxious for it to be a success as you are. My fortune is made as well as yours if it is. I'll work night and day to carry the thing through."

" At eleven o'clock you'll be ready for me ? "

" Yes. Bring the copies of your deeds, bring everything you have."

" Right. I'll be sure to be there. Good-night."

George Tremain walked back to his chambers like a man in a dream. He seemed to be treading on

air. At last he felt sure his hand was placed upon fortune. His opportunity had come, and he was going to be worthy of it.

When he got into bed, his brain was in a whirl. He felt sure he would not be able to sleep. All night long he would be thinking of the gold lying out there in Africa, and of how he could make his fortune. But in this he was mistaken. His head had not been on his pillow five minutes before he was sound asleep. When he awoke, it was seven in the morning.

He was refreshed; his mind was thoroughly clear. Nothing seemed impossible to him. A minute later he was in his bath.

"Good!" he cried a few minutes later, as he dressed. "Now I am fit for anything."

When eleven o'clock came, George Tremain had all his plans clearly defined. He had thought out every contingency, nothing was unprepared for.

Ackroyd entered his office as the clock struck eleven. He was evidently nervous and excited. Unlike George, he had slept badly. It was his first night in England, and the changed surroundings and his many fears had banished sleep.

"I've not come too soon, have I?" he asked.

"I told you eleven o'clock."

"I wish you had said seven," said Ackroyd. "I've scarcely slept a wink all night."

"I've done three hours' hard thinking since seven o'clock," said George.

"Well?"

"Look here, you mean all you said last night?"

"Every word."

"Then will you read that?"

Ackroyd read the paper which Tremain handed him.

"Yes," he said, when he had finished, "I will sign that gladly. You will deserve a quarter of what I get, and you shall have it. But you are not fair to yourself."

"How is that?"

"Suppose the whole thing turns out to be a frost. Suppose you fail to carry it through. You get nothing."

"Neither will you."

"No, but it's my affair.* You will be doing all this work and taking all this trouble for nothing."

"Yes, but look here. You are afraid of being swindled. I am making it impossible for you to be swindled. I am doing this that you may see I am acting in perfectly good faith. If I succeed, we both profit; if I don't—well, I don't get a penny. But I

am willing to risk it. First of all, however, I want to look at your papers."

For an hour they talked, discussing every phase of the business, then they left the office, Ackroyd carrying his bag of stones in his hand.

Their first call was at a little shop in the neighbourhood of Hatton Garden. Behind the shop was a room which smelt strangely of chemicals. Here they found a little, mild-mannered man, who listened carefully, but spoke very little.

"I want these stones tested," said George.

"At once?"

"At once. And I also want your written report."

The little man pointed to a chair and set to work. He nodded his head frequently as he proceeded. Evidently he was satisfied with what he was doing.

Presently the two young men left the little man's laboratory with a signed report in George's pocket-book.

"So far so good," cried the young lawyer.

"But does that man's report carry any weight?" asked Ackroyd.

"There's no man in London whose opinion in such matters is more valued," replied George.

"Good!" cried Ackroyd. "Where now?"

"We'll get some lunch," said George.

"I can't eat anything. Upon my word, I can't," cried Ackroyd.

"You must," said George. "Besides, I want five minutes' thought. Here's a restaurant where we can get a quiet corner."

In less than an hour they were in the street again.

"Where now?" asked Ackroyd.

For answer George called a cab. "I've altered my mind," he said, as they went eastward.

"Altered your mind. You don't mean——"

"I mean that I am going to fly at the highest possible game, and I'm going to do it at once."

"I don't follow you."

"You will in a few minutes."

Presently the cab shot into the quiet square where the offices of John and Michael Craske were situated.

"What have you come here for?" asked Arthur Ackroyd, who, although he had been silent during their journey, had watched George's face anxiously.

"To telephone."

"To telephone? But why do you come all this way? You could have telephoned from your own office."

"My telephone is not so good as this," replied

George. "The question is whether I shall be able to use the one here. If I can, one talk from this will be worth fifty from mine."

"But—but——"

"I'll explain presently," said George.

They entered the offices of John and Michael Craske.

"Well, George, what can I do for you?" asked John, the older of the two brothers.

"You can let me use your telephone, if you will be so kind," said George.

John Craske looked at him keenly.

"There it is," he said presently, pointing to the instrument on the table.

"Thank you," said George; "but I want more than that. You know Sir William Pilken, don't you?"

The old Quaker nodded, and his eyes twinkled with intelligence.

"Then," said George, "will you do me the very great kindness of ringing up Sir William, and asking him if he will speak to a young man whom you happen to know?"

The Quaker hesitated a second. Then he said slowly: "For thy father's sake I will, George."

Two or three minutes later the Quaker nodded to

George. "William Pilken says he will speak to thee, George."

George's hand trembled as he held the receiver, but his voice was steady. Arthur Ackroyd tried to understand what was said, but he could not. A one-sided conversation is usually an unintelligible affair. Evidently George understood, however, for presently his face beamed with pleasure.

"Thank you, Sir William—Oh, yes, at once—Yes—No—Oh, I'm sure you'll see the importance—That's it—Later—Of course, of course!—Oh, no—Thank you."

George hung up the receiver with a glad smile upon his lips.

"I don't know how to thank you, Mr. Craske," he said. "I am sure you have made all the difference."

"You got through all right, I see."

"Splendidly. Good day, Mr. Craske."

The old man looked at him searchingly.

"Read first Timothy, sixth chapter, very carefully before prayers to-night, George," he said, after a moment's hesitation.

"Yes, I will," replied George. "Again—thank you."

"You are acting very strangely," said Ackroyd,

as a minute or so later they were again seated in a cab. "Why is one telephone better than another?"

George laughed gaily.

"Look here, Ackroyd," he said. "We are going to see the king of London's financiers. He is a man who controls millions."

"That's jolly good," replied Ackroyd, "but that doesn't explain why one telephone is better than another."

"No," said George. "But suppose I had telephoned from my own office, what would have happened? When I got on to his number, I should have asked whether Sir William Pilken would speak to George Tremain. Very probably the man in the office, never having heard the name, would decline to put me through to Sir William, or he would have wanted to know my business. Well, even if I had got through, and asked him for an interview, he would have said: 'I'm very busy. What's your business, and who are you?' Supposing I had told him, I doubt very much whether he would have seen me. A man who has so many big affairs on hand would not be likely to spare time for an interview with a stranger who rings him up on the telephone. But Mr. John Craske is one of the most respected merchants in London. When he gave

his name, he was immediately connected with Sir William, and when he told him that a friend of his wanted to speak to him, it prepossessed him in my favour."

"You are a clever chap, Tremain," said Ackroyd admiringly.

"The next hour will prove whether you are right or not," replied George, an anxious look coming into his eyes. "But we have one chance, Ackroyd. If Sir William Pilken will take this matter up, then——"

"What?"

"You can hope for almost anything," replied George. "Sir William's name stands for more than that of any other financier in the City."

"But what about his terms?"

"Ah, there we must do our best. But he has the reputation of being an honourable man."

Presently the cab dashed up to the door of a palatial building, and the two young men alighted.

Standing a few yards away was a motor-car. The hood was thrown back, for the day was warm. Seated in the motor-car was a lady, alone. She was evidently waiting for some one.

George was about to pass into the office when the lady turned her head, and the young man re-

remembered that he had seen her the night before in the Cosmopolitan Hotel.

Their eyes met, but she gave no sign of recognition. If she remembered his face she did not let him know it.

"Why is she waiting outside a City office?" thought the young man. "My word, she is even more beautiful than Lady Clare Maurice!"

For the moment he even forgot the business on which he had come to Sir William Pilken's office door; all his thoughts were devoted to the beautiful woman in the motor-car. Forgetting that he was acting rudely, he stood staring at her.

"Come, Tremain, aren't we wasting time?" said Ackroyd.

Again the lady turned her head, and once more their eyes met. He almost smiled, but the haughty stare which she gave him brought him to his senses.

He walked into Sir William Pilken's offices feeling angry with himself because of his rudeness, and because of the rebuke he saw in the woman's eyes.

"Why should I care?" he thought, and yet he knew that he did care. It is said that coming events cast their shadows before them, but George Tremain had no thought that the proud woman he

had been looking at would have a marked effect on his life.

He gave his card to one of the clerks, and looked around him. Every appointment of the office suggested the importance of the man he had come to see. A number of clerks were busily at work and the very atmosphere of the place spoke of great and far-reaching transactions.

A few minutes later the clerk returned.

"Sir William will be disengaged in a few minutes," the man told him. "He is sorry to keep you waiting, but the Marquis of Dresden is with him just now."

The latter part of the message was evidently a little gratuitous piece of information on the man's part. He doubtless felt pride in the fact that a Marquis was closeted with his employer.

"The Marquis of Dresden," thought George. "Then doubtless he is in some way related to Lady Winifred Dresden. Perhaps he was the man who came with her last night. I wish I had caught a look at his face."

"Will you come this way?" said the clerk, and he led him into an ante-room which evidently opened into some large offices.

"This seems all right," whispered Ackroyd.

" They do things in the grand way here. It almost makes me frightened."

Before George had time to reply, the door opened and two men appeared.

" Good-day, my lord. I will certainly give attention to what you have told me." "

" Thank you. And when shall I hear from you, Sir William ? "

" Oh, in a couple of days, I should think," was the almost curt reply. " Good-day."

George Tremain gave a hasty glance to the man who was evidently the Marquis of Dresden. He appeared to be from fifty-five to sixty years of age, and his manner towards the financier seemed almost humble and deferential.

" Mr. George Tremain ? " said Sir William Pilken, looking at the two young men.

" I am George Tremain," replied the young man. " Will you come in ? "

The two young men followed the great financier, their hearts beating fast both with hope and with fear.

CHAPTER VII

A RICH MAN'S HAPPINESS

“ **W**ELL, gentlemen, what can I do for you ? ”
The financier spoke abruptly, almost curtly, as he threw a keen penetrating glance towards George.

For answer, the young man placed several of the stones which Arthur Ackroyd had brought from South Africa before him.

“ Yes,” said Sir William, “ what of these ? ”

“ They contain a great deal of gold,” answered George.

The financier took one of them and examined it.
“ I have no doubt about it,” he said ; “ but what then ? ”

“ Here is a report which I got from Mr. Franz only this morning.”

He placed the report of the chemist before Sir William as he spoke.

"The report says that these stones contain gold, certainly," was the reply, "but gold quartz can be bought at a dozen places in the City."

"I know it," replied George, "but these were brought direct from South Africa. This man, Mr. Arthur Ackroyd, dug them out of his own land. He arrived in London yesterday. He has taken all necessary precautions, and submitted his discoveries to all manner of tests, and he declares that these are samples of what may be found in large quantities."

"You are certain of this?"

"I am absolutely sure," said Ackroyd eagerly.

"On your land, you say?"

"Yes."

"You have all the necessary deeds?"

"Safe and sound," replied the young fellow boldly.

Then followed a series of searching questions, which were answered readily and frankly.

"Of course," said Sir William presently, "I have had things like this come before me by the dozen. Let me tell you this, too, Mr. Tremain—I should not have listened to you for two minutes had not Mr. Craske introduced you. But, in spite of what you say, this may be as worthless as a dozen other things which have been brought to me."

"That can be easily tested," said George.

"How?"

"Cable to Trevoze, the mining expert, giving him full particulars of the locality, and await his report."

"Have you any idea how much such a report will cost?" asked Sir William, with a smile.

"A hundred pounds, perhaps," replied George.

"Multiply the sum by five, and you will be nearer the mark," replied the financier. "Who will be willing to find that amount of money?"

George was silent for a moment, while Ackroyd looked dismayed.

"I—I think I could manage it," stammered the young lawyer presently.

The financier looked at him keenly. He was evidently summing up the young man's character.

"And you are not rich, I suppose?"

"No," replied George; "but—but—well, I have faith in what Mr. Ackroyd has told me. If I have even the elements of judgment, he is an honest man, and I am certain he is not a fool. The question lies here, Sir William. Suppose Trevoze could be prevailed upon to go to the place and examine its possibilities, and suppose he gave a favourable report, would you be prepared to take the matter up?"

"Certainly you are coming to close quarters," said the financier, with a smile.

"That's why I came," replied George.

Sir William Pilken sat back in his chair and looked at Tremain steadily. Evidently he was thinking deeply.

"Have you reflected on this difficulty?" he said presently. "Supposing you cabled to Trevoise and offered him £500 to give a report, what *bona fides* could you offer him which would assure him that he would get his money?"

"I have thought of that," replied George; "that was why I hesitated before replying to you just now. I think I could manage it. I would go to my father to-morrow, and ask him to arrange with a South African bank for that amount."

"And would your father do it?"

"It would mean asking him to allow me to risk what little property I possess," replied George. "I feel sure I could convince him that I should not be acting foolishly."

"Well, go on; tell me how you would arrange it further. Remember that South Africa is a long way off, and that means of communication are either very slow or very expensive."

By this time George felt more at home with the

financier, and he was able to give his faculties full play. He spoke eagerly in reply to the questions put to him, but his words were evidently carefully considered. Moreover, the abilities which convinced Mr. Shelly, the wary K.C., that their possessor might have a great future, came into evidence now. The man who had himself risen from obscurity realised that he had come into contact with an intelligence equal to his own, that the young fellow who stood before him not only possessed keen brains, but a determined will, daring, and tremendous ambition.

Answer followed question in quick succession, and although sometimes the answers suggested inexperience, they evidenced ability, foresight, and a firm and broad grasp of affairs.

"By the way, how old are you, Mr. Tremain?" asked Sir William presently.

George's reply led to other questions of a personal nature, and before long the interview became less formal.

"But we are getting away from business," said George presently, "and I am sure your time is too valuable to waste."

Again Sir William smiled. It was evident that he had become interested in the young Cornishman,

and that for the moment he was not unwilling to get away from those matters which for years had absorbed his life.

"Why did you come to me?" he asked presently.

"Because I knew that, if you would give the scheme your attention, its success would be assured."

"But I have not a reputation for listening eagerly to schemes from unknown men," said the Baronet meaningly.

"I know it," replied George. "Indeed, Messrs. Quill and Steel invited me to bring any likely thing I knew of to them; but I—I determined to try and get a hearing from you."

Sir William rose from his chair. "I cannot tell you how far I'm prepared to go yet," he said, "but you can call here to-morrow afternoon at three o'clock, if you like. Good-day!"

He held out his hand to each of them, and the young men passed out of the office into the street.

No sooner had they gone than he touched a bell on his table.

"Tell Mr. Grimble I want to see him," he said.

A middle-aged man entered and stood as if waiting for orders.

Sir William gave the man several instructions, which he duly noted.

"That is all, I think," said the financier presently, on which Mr. Grimble left the room. After he was gone, Sir William Pilken spent several hours in examining documents, seeing people, and dictating letters.

Presently he leaned back in his chair with a sigh.

"It's a dog's life," he said to himself. "I work harder than a galley slave. Why do I not give it up? I have more than enough for all my needs; I have reached the summit of my ambitions. But I can't give up. One thing has led to another, and I dare not retire until I see my schemes through. Besides, should I be content if I gave up? I am tired of the whole thing, and yet it chains me fast. I have become a money-making machine, and the machine must not stop. Besides, so much depends on my keeping at it."

Again he was silent for a time.

"Why did I give a hearing to that young fellow?" he went on presently. "There was no need for me to touch the thing he brought. I think it was because I liked him. I remember, when I first came to London, I was full of schemes just as he is. I was eager, restless, ambitious, just as he is, and I determined to forge ahead, just as he is determined.

But was it worth while? Does it bring a man happiness? And yet I don't know. If I had failed, I should have been utterly miserable; I think I should have gone mad. Besides, it was a pleasure to meet a fellow of such promise. I was saying only this morning that there was not a man of real financial genius in the whole of London. I was mistaken; a fellow like that can do anything. Yes, even if I don't help him, he'll get on. He's bound to. But is it worth while? Is it worth while? "

He looked at a picture which hung on the wall of his office, which was certainly out of accord with the whole atmosphere and spirit of the place. It was the great picture of Sir Noel Paton, which had been inspired by the artist's reading of Bunyan's immortal allegory.

"The man with the muck' rake," he reflected. "Busy raking the sticks and straws and the mud, and never noticing the angel above him, holding the crown of life. I wonder now—I wonder——"

He put his hand on the bell impatiently, and a man appeared.

"My motor," he said.

"It's waiting, Sir William."

"Thank you."

He left the office and got into a luxuriously appointed motor-car.

"If there was only love at home," he said to himself; "if I felt I were really going to a home, it would be different. There's Grimble, who lives in a little £40 a year house, and has hard work to make both ends meet—he has five times more of a home than I. When he gets back to Ilford to-night, he'll find five noisy children to meet him, he'll meet the woman whom he loved as a boy, while I——"

The motor dashed along the Embankment, and presently passed up Northumberland Avenue and through Trafalgar Square, but Sir William Pilken did not notice anything; he was deep in thought.

"If I had married Lucy," he reflected, "I should have had joy in going home. I loved her, and she—well, I am sure she loved me. The class which she taught in the Sunday-school was near the one I taught. I remember how my heart used to burn when our eyes met, and how happy I was when we walked home together. Oh, yes, I am sure Lucy loved me, and if I had married her, we might have been——"

He shrugged his shoulders impatiently, heedless as to who might be watching him.

"But I determined to get on," he continued

" I saw that there was no chance for me in Braytown, so nothing would content me but coming to London. Then—well, I did not think Lucy would shine in London, so I never sent her a line. I found that my Nonconformity was not the fashion here, and so I gave up my principles. I determined to be among what was called the aristocracy, and so I married my wife. I thought it would sound well to be able to say that Lord Lessing was my father-in-law, and he was glad to have me for a son-in-law—at a price. And I paid the price. My wife consented to be the wife of a rich man, but of course she never loved me. It is so *bourgeoise* for the daughter of a peer to be in love with her husband. And now where am I? Yes, I have my house in Berkeley Square and my country places, but I'm loveless and childless—and that is success! "

The motor-car reached Berkeley Square, and stopped before a great mansion. Sir William Pilken alighted and ascended the broad steps which led to the door. He was met by a powdered flunkey, who waited on him obsequiously, and he entered the house, which could only have belonged to a very rich man.

" Is her ladyship in ? "

" No, Sir William."

"Do you know where she is?"

"No, Sir William. She said she would be home to dinner at half-past seven. Is there anything you wish, Sir William?"

"No, thank you."

The great man was left alone. The great house was silent. There was no laughter of children, no shout of young voices, no welcome from a loving wife, after a day's toil.

"And this is success!" said the great man.

Meanwhile, George Tremain and Arthur Ackroyd walked away in high spirits. It is true the financier had promised nothing, and yet he had suggested possibilities. If he decided to interest himself in Ackroyd's discovery, and if Trevose's report was favourable, nothing seemed impossible.

As may be imagined, the young men were punctual the next day. Precisely at five minutes before three they were at the financier's office.

"Sir William is at a Committee at the House of Commons," said the clerk who had acted as their guide the day before; "but he left word asking you to wait if he should be late."

"Thank you," said George.

"But he won't be late," said the man; "he never is."

Almost before he had finished speaking, the young men heard Sir William's voice.

"Didn't I tell you?" he said confidently.

George and Ackroyd waited in the ante-room in a state of suspense.

"What if he refuses?" said Ackroyd.

George Tremain looked serious. "It will knock the bottom out of our hopes," he replied.

"Still, he's not the only man in London."

"No; but if he doesn't care to take it up—well, we shall see."

When they found their way into the office, it was to see Sir William seated at his desk with a cablegram lying before him. He did not look up at their entrance, but after reading the cablegram, made some calculations on a loose piece of paper.

"Well, gentlemen?" he said presently, without looking up.

"Yes, Sir William."

"Perhaps you would like to see this."

He lifted his head as he spoke, and handed a slip of paper to George.

The young man could hardly believe his eyes as he read—

"Am starting for Bilberry Creek immediately. Will cable report in a few days.—Trevoze."

"This," said George, "is——"

"A transcript of a cablegram from South Africa," interrupted Sir William.

"Sir William!" cried George; he could hardly restrain his joy.

"I thought you seemed anxious to know soon," said the Baronet quietly. "Moreover, as Mr. Tremain's plan was rather a roundabout one, and would take a great deal of time, I decided to cable myself at once. You see," he added, "my name is known to Mr. Trevoze; in fact, he is always anxious to oblige me."

"I don't know how to thank you enough!" cried George.

"You have only yourself to thank, Mr. Tremain."

George looked at him questioningly.

"Yes, I repeat it," said the Baronet, rising. "If you had mentioned the name of a mining expert whose report could have been bought—and, Heaven knows, there are enough of them in South Africa—I should have—well, I should not have acted as I did. But when you mentioned Trevoze's name, I knew that whatever the result of the thing might be, you were absolutely honest about it. Trevoze has a great many enemies in South Africa, but not among honourable men; and the reason is that he

has never been known to give a false report. When I hear from him, I will let you know. Good-day, gentlemen."

The financier rang the bell before him as he spoke. There were others waiting to see him.

A week later Mr. Trevoise's report came, and the result of it was that Sir William Pilken declared his willingness to form a company to work the Bilberry Creek Gold Mine. Of course, George Tremain acted for Arthur Ackroyd, and, as a consequence, was very busy. Naturally, he was obliged to have many interviews, not only with Sir William Pilken, but with many others. In fact, George suddenly found himself rushed into the world which he had so ardently longed to enter, and which for the time, at least, fulfilled his desires.

One of the prominent names among the directors of the Bilberry Creek Gold Mine was the Marquis of Dresden. The young man was at first at a loss to know why this gentleman should be admitted, especially as he had ~~no~~ capital to invest and was utterly ignorant of business matters. But a chat with Sir William Pilken quickly enlightened him. Whatever else the Marquis might not possess, he was the owner of a good old name, and he had a seat in the House of Lords. Moreover, they could

not help but admit that it looked well on the prospectus. To those within the circle of financiers it might not count for much, but to the world at large it stood for a great deal.

For, as every schoolboy knows, even the most abridged history of England makes mention of the ancestors of the present Marquis, while Dresden Hall has the enviable reputation of being one of the finest specimens of Tudor architecture to be found in the country. Moreover, the popular guide-books of Loamshire speak of the Dresden estates as being among the most valuable of any of those demesnes appertaining to the landed gentry of the country. Those same guide-books, however, make no mention of the fact that the estates are mortgaged up to the hilt, and that the poverty of the Marquis is proverbial among the leading families in the country.

Be that as it may, George soon saw the advantage of the historic name of Dresden on the prospectuses, and presently the young man became greatly interested in the nobleman himself. He could not help but admire his stately bearing, his bland manners, and his great courtesy. No one would have guessed that the Marquis was a poor man. When he spoke on business matters, which was but seldom, he gave the impression that he was acting

in the spirit of philanthropy, and expressed great anxiety to safeguard the interests of the small investors.

"By the way, Pilken," he said one day to the Baronet, when they happened to be alone, "that young Tremain seems to be a remarkably able fellow."

"Then he seems what he is," replied Sir William.

"Do you know much about him? He might be a gentleman."

"Yes, he might be," replied Sir William drily.

"He's very young, too. A lawyer, you say?"

"Yes, a lawyer—with unlimited ambitions."

"Which may not be realized?"

"Which will be realized, unless I am a blind man. He will go far, will Tremain. He's as keen as a razor, as tenacious as a bulldog, and has a perfect genius for finance."

"That's pleasant to hear," said the Marquis quietly. "I must say he seems to be managing this affair well—especially for so young a man."

"He has every reason for doing so."

"He stands to make a good deal?"

"He will do very well. But that is not all. This is only the beginning; it is only the foundation, if I

may put it so, of a remarkable career. Before many years are gone, Tremain will loom large. The success of this affair has given him his chance."

"He's such a presentable fellow, too," said the Marquis, like one musing. "He makes me think of Eton and Oxford."

"I don't know," said Sir William.

Some time later all possible arrangements for the Bilberry Creek Mine were completed, and George found himself comparatively free.

"I can now go home," said the young fellow gleefully. "I promised Ackroyd to take him to Cornwall as soon as affairs permitted, and now the time has come. I wonder what father will say?"

He sat in his office thinking over the events of the past few weeks, and he saw golden visions of the future. Whatever might be the future of the Bilberry Creek Gold Mine, he felt himself safe. The scheme had been a great success. Money had come in freely, subsequent reports from Africa had more than confirmed Mr. Trevose's first cablegram, and everything promised gloriously.

"Yes, I'll take Ackroyd down with me to-morrow," he said presently, "and I'll have a good time. I deserve a fortnight's complete rest, and I shall have something worth talking to father about—— I shall



He tilted his head as he spoke—and handed a sheet of paper to George.

see Mary too," he thought presently. "Dear little Mary! I wonder—now, I wonder——"

A batch of letters was brought to him at this juncture, and he hastily scanned them. Presently he saw that one of the envelopes had a crest which he thought he recognized. He tore open the letter eagerly and devoured the contents.

"MY DEAR TREMAIN (it ran)—I am sure you must be completely tired out by all your labours. I shall be glad if you will come down to Dresden and spend a few days with me. What do you say to next Friday? My daughter and I will be delighted to welcome you. Let me have a line.—Yours faithfully, DRESDEN."

George Tremain's eyes flashed with excitement, and he re-read the letter many times.

"If I accept this, I shall have to give up my visit home," he said. "I don't like doing that, but——" And then he saw, as if in a vision, the face of Lady Winifred Dresden.

CHAPTER VIII

A VISIT TO ST. TIDY

IN spite of the Marquis of Dresden's letter, George went to Cornwall as he had arranged. He reflected that it might not be good policy to appear too eager to accept the invitation at once ; besides he wanted to go home. He wrote to the Marquis, therefore, and suggested coming a week later. To this his lordship graciously assented, and so one morning the two young men found themselves in a Great Western Railway carriage which rapidly bore them westward.

" I can hardly believe it," said Ackroyd

" Believe what ? "

" My good fortune. Why, I am a rich man ! "

" Ye—es," said George, somewhat hesitatingly—
" that is, comparatively rich."

" Comparatively ! Why, I am a hundred times richer than I ever dared to hope to be. And I owe

it to you, Tremain. Even if I don't make another penny, I have more than will satisfy me."

"What are you going to do with your money?" asked George.

"Do?" replied Ackroyd. "I am going to buy a nice little estate, and I am going to settle down as a farmer. It has always been my dream to have a farm here in England, and now my dream is going to be realized. I can buy as much land as I need, and still have far more than enough money to go on with."

"You are going to vegetate in the country?" said George, with a far-away look in his eyes.

"Vegetate!" cried Ackroyd. "I don't call it vegetating to farm a fine estate. I shall have my horses and my cattle. I shall have a thousand things to look after. Besides——"

"Besides what?"

"I mean to marry," said Ackroyd, blushing like a girl.

"Oh," said George, "I didn't know you were engaged."

"I'm not," replied the other. "In fact, I'm what you call fancy free, up to the present. The truth is, there is a very small selection of wivés out there—where I came from. But I've finished with Africa

now. My heart has always been here in England, and now I'm going to settle down."

"And aren't you going to make any more money?"

"Any more? Good Heavens, no! Why should I?"

"And are you content with—what you've got?"

"Content! I should think so. I have more than I need. Why should I trouble about trying to get richer? No; I am going to buy a dear old country home. I've already thought of two or three. Then, when I've secured one that suits me, I'm going to look round for a real good, sweet country girl, and I'm going to be as happy as the day is long."

"But what are you going to do with your life? Surely you can't spend all your time among horses and cows?"

"Oh, I shall take an interest in the district where I live. I shall get on the village council, and take an interest in education and that sort of thing. Then I shall attach myself to some village church and help the minister. Oh, I'll have enough to do.

George laughed.

"What do you see to laugh about, Tremain? I'm perfectly serious. Besides—— But, I say, what are you going to do?"

"I? Oh, I've got several schemes in my mind."

"But what are they? I'm interested."

"I'm"—George hesitated a few seconds—"I'm going to be a rich man," he said.

"Whew!" cried Ackroyd.

"Yes," cried the young man, as though the other's exclamation irritated him, "I'm going to be a rich man, a very rich man. I'm going to make a pile, Ackroyd. Then I'm going into Parliament, and—and be somebody."

"Get knighted or something of that sort?"

"Knighted!" said George. "That's not much, is it? Knighthoods are cheap in these days. People laugh at City knights."

Ackroyd looked at his friend in astonishment. "I'd no idea you wanted to fly so high," he said presently. "Besides, what's the good of it?"

"Good of it?" cried George. "Why, it's the thing to live for! I couldn't bear to be a nobody. The joy of life is in occupying a distinct place—to climb to the pinnacle. And I'm going to do it. I can do it, too!"

"Yes," said Ackroyd, whose opinion of George's abilities was exaggerated by his own good fortune, "I believe you can; but I can't see that it's worth while. What I long for is a home and—and love!"

There was something artless in the way the young

fellow spoke ; his lonely life in Africa had not taught him to be reserved and unnatural.

The train passed over Saltash Bridge, and was gliding through some of the most beautiful scenery in England.

" There ! " cried Ackroyd presently. " A house among those woods yonder, and five hundred acres of land. That's my dream—that is, with a loving wife and a home. No more money-making for me, Tremain. Why, I've been so excited these last few weeks that I've not been able to sleep. I say, I should think your father might know of some nice place for sale that would suit me. I shall ask him when I have an opportunity."

Presently the train stopped at the St. Tidy station, and the two young men alighted.

" Oh, this is glorious—simply glorious ! " cried Ackroyd, as they rode along in Mr. John Tremain's unpretentious carriage towards his house. " It's Paradise, Tremain ! I wish I could get some place near here. How in the world you ever left St. Tidy for London, I can't imagine."

" I was dying of stagnation," cried George. " Of course it is very pretty ; I'm quite willing to admit that."

" Pretty ! " cried Ackroyd. " Why, it's heavenly !

Just look at that house among the trees yonder ; it's a place for a poet to rave about. As for the meadow in front of it, dotted with trees and sloping down to the river—why—— Do you know if it's for sale, Tremain ? ”

“ No, it's not for sale,” replied George.

“ I wish it were ; it would just suit me. Do you know to whom it belongs ? ”

“ Yes,” replied George, and his heart was beating rapidly, for Ackroyd had pointed to the home of Mary Trefry.

“ Of course, you know every one around here,” went on Ackroyd. “ Perhaps you know who that is, in a white dress, walking in the little park ? ”

But George did not speak—indeed, he could not—for he knew it was Mary Trefry.

The conveyance drew up at the home of John Tremain, which looked very lovely nestling amidst flowers, and shrubs, and trees.

“ Oh, Tremain,” said Ackroyd, “ it is good of you to bring me down here ! ”

A minute later the front door had opened, and Mrs. Tremain and her two daughters rushed into the garden.

At that moment George Tremain forgot all the excitement of the past—forgot all his dreams and

hopes. After all, he was a young man, and he had been away from home for more than a year.

"Your father was very sorry not to have been at the station, George," said Mrs. Tremain, "but he had an important engagement about some law business. However, he won't be long; he said he would hurry back. I'm glad it's such glorious weather, for I've arranged to have tea on the lawn. You don't mind, I hope, Mr. Ackroyd?"

"Mind?" cried Ackroyd. "It makes one think of Heaven."

"Why, do they have tea in Heaven?" asked Grace Tremain, George's younger sister.

"They have angels there," replied Ackroyd, looking at the girl, at which they all laughed, and Ackroyd wondered whether he had said something witty.

"At any rate, I'm ready for it," cried George; "it was terribly hot all the way from Plymouth to St. Tidy."

"It'll be here in a few minutes," said Mrs. Tremain. "I ordered it at four o'clock, and Mary Trefry is coming over, so we must not begin before she arrives."

George felt the blood rush into his cheeks, for he knew of what his mother was thinking. He had written to Mary several times during the year he

had been away, and she had replied to his letters. But no word of love had been hinted at ; they were such letters as a brother and sister might have written.

" How is Mary ? " he asked at length.

" Oh, she's all right," replied Mrs. Tremain. " She looked rather pale through the winter, and she had a cough, but she seems quite well now."

At that minute there was a click at the garden gate, and John Tremain strode up the path.

" George, my boy, I am glad to see thee ! "

" And I'm glad to be home, father."

" Aye, and thy friend, too." And he shook hands with Ackroyd.

" I can't say how thankful I am for your invitation," said Ackroyd ; " I never expected such good luck."

" Let us get into the garden," said John Tremain. " The weather is too beautiful to remain indoors. I hope it will continue like this all the fortnight you are to be home. Perhaps you can stay longer than a fortnight, though ? "

" I'm afraid I must go back in a week," said George.

" A week ! " was the general chorus—" only a week ! But why, George ? "

"I have promised to spend a few days with the Marquis of Dresden," replied the young man.

His face flushed with pride as he uttered the words, and while there was a general dismay at his news, I think John Tremain was gratified that his son was to stay at the house of a man who bore such an old name.

They had barely reached the overhanging tree under which the tea-table was set, before Mary Trefry joined the party. Her face was very pale as she held out her hand to George, and then, as their eyes met, she blushed rosy red, while her lips trembled.

She looked very beautiful to George's eyes at that moment. It was true her beauty was very different from that of Lady Winifred Dresden, but she was, nevertheless, very fair to behold. Besides, George had loved her from childhood, and he was not in the humour for criticism.

As may be imagined, it was a very happy party. George was in very high spirits, for not only was he home again after a year's absence, but he felt that he had justified his request to leave home. He had succeeded beyond his fondest expectations, and he looked forward to the conversation he hoped presently to have with his father. As for the others,

they rejoiced to have him back, and as Arthur Ackroyd had impressed them all very favourably, the next few days promised nothing but pleasure.

Of course, the whole Tremain family insisted on Mary Trefry staying to their simple evening meal, and no one seemed more delighted when she consented than Arthur Ackroyd. Indeed, the young farmer, directly after Mary had arrived, seemed to have eyes for no one else. He watched her every movement, and listened to her every word, as though she possessed some charm for him.

The afternoon and evening passed away like a dream. The spirit of restfulness was everywhere. No one seemed in a hurry, and no unpleasant sights or sounds marred the harmony of the scene. The countryside was in the glory of its summer loveliness, a gentle breeze played with the trees and flowers, while the murmur of the sea mingled with the music of the rustling leaves.

"However can you think of leaving this, Tremain?" said Ackroyd. "London seems to me a sort of inferno when compared with St. Tidy."

"But London is the heart of the world," said George. "Everything centres there."

"How does St. Tidy appeal to you after your year in London?" asked Rachel Tremain, George's

elder sister. "Come, now, you must admit that there is nothing as beautiful there as we have here."

"Everything is so small here," said George. "When I got out at the station, and as we drove along the lanes, everything seemed to have shrunk to about half the size of the pictures I had carried in my mind."

"And have we shrunk in the same proportion, George?" asked Mary Trefry.

"No, you are just the same as ever," he replied.

I shouldn't like you to alter. After all, it is very beautiful to be home, although I can't say I should like to live here again."

"And I should like to live here always," said Arthur Ackroyd.

Presently, when Mary Trefry started for home, George insisted on accompanying her.

"I can easily find my way home, George," she said, "and you will have lots of things to talk about with your father and mother."

But George would not be dissuaded, although Arthur Ackroyd eagerly offered to take his place. Indeed, the young fellow looked very wistful when presently Mary and George started together.

"I am glad to hear such good news about you,

George," said the girl, as they walked through the fields towards her home.

"What have you heard?" asked George.

"Only that you have been very successful," said the girl.

"Not yet," said George. "Not yet. I've only begun. But I'm going to be successful, Mary. I've got my foot on the first rung of the ladder. Indeed, I may have climbed up two or three stairs."

"And does it make you happy?" she asked.

"It does, indeed," he cried. "It's grand to feel you are doing what you set out to do—grand to feel you are conquering the world!"

"But what is the end of it to be, George?"

"I am going to be rich, Mary. One can do nothing without a great deal of money."

"And then?" queried the girl.

"Why, then," he cried, "every pathway will be open to me. Down here one has no idea of the great surging life of London and of the other great cities. You see, it is from London that the Empire, yes, and, in spite of what other countries say, the world is ruled."

"And what meeting-house do you attend in London, George?"

"I'm afraid I haven't been to any, Mary."

" Oh, George ! "

The young man laughed. " Of course I go to church occasionally," he said, " but—but I don't think you would understand if I explained."

" But, George—— "

" After I get rich I am going into Parliament, Mary. I always had a desire to go into Parliament, as you know. Who knows, I may become a Cabinet Minister some day."

" You'll forget your old friends then, George."

" No, Mary, never ! "

He turned to the girl as he spoke, and all his old love came back to his heart. What a pure, beautiful girl she was ! It is true she was neither showy nor superficially clever, but she was as modest as the roses that grew on the hedgerows, and as true as steel. After all, he had never seen any one like her, and he felt that, whatever success he might achieve, life would never be complete without her.

He thought of the dream of his boyhood. . Yes, he had never loved any one but Mary, and as he felt her hand on his arm, and heard the music of her voice, it seemed to him that she was now, as she always had been, the goal of his heart's desire.

And he was surely justified in asking her to be his wife now. Success had come to him early, and his

days of struggling were few. Why could not his happiness be complete ?

" No, Mary," he went on, " I shall never forget my old friends. How can I ? Why, what would life be without—— "

Words of love were on his lips, but he did not speak them. He longed to take her in his arms and beg her to be his wife, but something seemed to hold him back.

He remembered a reception he had attended a few evenings before, and thought of the gay throng that had assembled. He thought of the women who were there, who were witty, and brilliant, and clad in rich attire. The scene had dazzled him, and he had thought then, as he thought now, how completely Mary would be out of place amidst such surroundings. She was simply a modest wayside flower, and not the gaily coloured exotic which could only exist amidst artificial surroundings. Besides, if he asked her to be his wife, and she consented, he would be expected to forego his promised visit to Dresden Hall. Even then he pictured the beautiful woman whom he had seen only twice, but who lived in a world to which he was yet a stranger, but which he determined to enter.

And so the words were never spoken, and a cold

feeling came into Mary's heart, she knew not why. All the same, he never forgot the bliss of the moment when he was on the point of telling her of his love.

Of course he went to Mary's home, and had a few minutes' chat with Mr. Trefry, after which he came back and sat up half the night talking with his father.

"I don't like it, George," said John Tremain, after his son had told him his story.

"Like what?"

"This life which you are going to lead."

"Why?"

"I can't quite express my feelings. It's not the life I hoped for you, George. Yes, yes, I know what you would say, but I am getting on in life, my boy, and I can see where the pathway on which you are walking will lead."

"It will lead to success. I can see it!" cried George with flashing eyes.

"Honest success I do not despise," said the Quaker, "but this will lead to a life of pure speculation."

"Speculation lies at the very heart of enterprise," cried George. "Things are already opening up in a wonderful way. The way that the shares of this Bilberry Creek Mine have been taken up has meant

everything to me. I tell you, great financiers are already extremely civil to me, while—— ”

“ Lift your eyes to God, my boy. Remember that the man who gains the world, but loses his soul, has made a miserable bargain. By the way, George, you—you—are not engaged to be married yet ? ”

“ Not yet,” said George.

“ Mary Trefry has had more than one offer of marriage during the last year.”

“ Has she ? ” said George, and his heartstrings seemed to tighten.

“ And no wonder,” said Mr. Tremain. “ A better, purer, finer girl never breathed. I should rejoice to see her your wife my boy.”

“ I must not think of marrying yet,” said George after a long pause.

A week later George left Cornwall, but Arthur Ackroyd, accepted Mrs. Tremain's invitation to stay a few days longer. Mr. Tremain had told him of an estate, about three miles from St. Tidy, which was for sale, and Arthur, after going to see it, was eager to become the purchaser.

“ It's just what I want, Tremain,” the young man said, as he accompanied his friend to the railway station. “ It's an old manor house built of granite. It has old-fashioned windows like a church, with little

diamond window panes. The trees in the gardens and park are hundreds of years old, and you can see the sea from the smoking-room. And it's such a homely place, too."

"Come to London and double your capital before buying such a place," said George. "I've just heard from Sir William Pilken, and——"

"I've enough money," cried Ackroyd, "and I'm not going to try and make any more. You'll see me installed as a sort of country squire when you come to Cornwall next time."

"Yes, and you'll die of loneliness."

"Not if I know it!" cried the other. "I'll be as happy as a king!" And Arthur Ackroyd walked away thinking of Mary Trefry, and wondering whether what Mrs. Tremain had hinted was true, and that George was in love with her.

"He can't be," mused the young man, "or he would never leave St. Tidy to go on a visit to that old chap who has made money out of my mine, just because he has a title to his name."

The next day George journeyed to Dresden Hall, and his heart swelled with pride at the thought that he was to be the guest of a man who bore one of the oldest names in England. "It's magnificent!" he cried, as the carriage in which he sat swept up

through a fine avenue of trees, "simply magnificent!" And then, as he saw the great house, he pictured himself as the owner of such a mansion, while well-trained servants ministered to his every need.

"Glad to see you, Tremain," said the Marquis presently. "Both my daughter and I have anticipated your coming with great pleasure. Ah, here she is! Let me introduce you." And George Tremain found himself talking with Lady Winifred Dresden, who spoke to him graciously, and evidently endeavoured to make his visit to Dresden Hall a pleasant one.

That night, as George went to bed, he saw visions which up to the present his mind had never dared to entertain. Ah, if the promises of the present ever came to pass! If—if—— But there should be no "ifs." He would translate his visions into reality.

CHAPTER IX

LADY WINIFRED DRESDEN

WELL, Winifred ? ”

But Lady Winifred Dresden was silent.

“ You were angry with me for inviting him, but he is, as you see, quite presentable.”

“ Yes, he is quite presentable, but in these days you can find scores of City clerks who can claim that distinction.”

“ I’ll go further, then. He is a gentleman.”

“ He certainly is not a clown, but—but—— ”

“ He’ll be useful, my dear. I am sure he will.”

“ He certainly does seem clever.”

“ He has a positive genius for business. That is Pilken’s opinion, and I know of no better judge.”

“ He seems very little more than a boy.”

“ But he has an old head on his shoulders. Pilken says that in a few years’ time he’s bound to be a very rich man.”

"That's why you are civil to him."

"If you like to say so. But apart from that, I like him. And—well, you know how I am situated, Winifred."

"A penniless peer," she said bitterly.

"That's about it. My inheritance was made up of mortgages, debts, and an empty title."

"And the mortgages and the debts still remain."

"I'm afraid they've increased. I'm not a business man. I never was."

"And so you sell your name?"

"It's very nearly all I have to sell. Besides, what can I do? Here is this old place going to the dogs for want of money. Everything is mortgaged up to the hilt. Oh, I know what you would say, but what can I do? I am obliged to be friendly with men like Pilken. Already my friendship with him has put a few good things in my way. It has kept the wolf from the door. As for this young Tremain, it will pay me to be civil to him. He—he can be of great service to me. I propose being very kind to him. I hope you will also."

"Oh, I will play my part," she said bitterly. "I am known as the daughter of a penniless Dresden, and—and I am getting on the shelf."

Her father turned to her sharply.

"What do you mean by that, Winifred?" he said.

"Mean?" she cried. "I have been in the marriage market for years. I can't afford to marry for love, and those who could afford to buy me—well, they don't feel inclined."

"I say, Winifred!"

"Of course, you can gloss the facts over if you like, but they remain. If—if I'd been some poor tradesman's or doctor's daughter, I might have been—happy."

"You are thinking of young Morpeth," said the Marquis. "But, as you have since agreed, it would never have done. What would your future have been if you had married him?"

"I know—I know!" she cried bitterly. "But—yes, I will be civil to your young *protégé*."

"If he gets on, as Pilken says he feels sure he will, he can be very useful to me," went on the Marquis.

"And so it has come to this," she cried—"the representative of the Dresdens has to flatter a country boy, a nobody, but who may get on, in the hopes that he may make a few pounds out of him!"

"Others in my position have done what I am doing," said the Marquis. "They've been obliged to. More than one has been kept from going to the dogs."

There was a silence between them for some time ; evidently each was thinking deeply.

“ This Bilberry Creek Mine, which he has handled so skilfully, has—well, it has helped me out of a very awkward hole. If—if I am civil to him, there will be other things. If these other things don't turn up, we can easily drop him.”

“ And if he becomes another Pilken ? ”

“ Pilken could pay all my debts and buy up the Dresden estates five times over,” replied the Marquis.

“ And you think this young Tremain is going to be another Pilken ? ”

“ Nothing is certain ; but Pilken, who is usually very quiet and reserved, simply raves about him.”

She rose with a sigh. “ Good-night,” she said, and left the room.

George Tremain was delighted with his three days' visit to Dresden Hall. The Marquis was exceedingly kind to him, while Lady Winifred simply charmed him by her graciousness and her beauty. They rode together, and walked together, and talked together, and every hour he spent in her society he felt more and more fascinated by her presence. It seemed wonderful to him that he should be a

guest at an historic house, and that such a woman as Lady Winifred should find pleasure in being with him. She seemed to weave a spell around him, and while he was with her he forgot his love for Mary Trefry, forgot the dreams of his earlier youth. This proud woman was like a siren who beckoned him on to an enchanted land.

When he went back to London, he was under a promise to go to Dresden Hall again at no distant date. Indeed, he accepted Lady Winifred's invitation with eagerness.

"It is so good of you to ask me," he said. "I cannot come for a few weeks, because——"

"Business, I suppose," she said with a laugh.

"Yes, business," he replied. "Do you wish me good luck?"

"As though my wishes would be any good."

"They would mean a great deal to me."

"Why?"

"They would inspire me," said the young man. "The difficulties in the way of a young man like myself are simply tremendous."

"But you mean to overcome difficulties?"

"Yes," he said, "I do." And his eyes flashed with determination.

"I know nothing about these matters," she said,

" but I have heard wonderful reports about you already."

" What I have done is nothing," he cried ; " I've only begun, but I see great things ahead."

" And you mean to do great things ? "

" I do ! " he cried.

" And when you have done them——

" Yes ? " he asked eagerly, as she hesitated in her sentence.

" Then you'll come and tell me about them, won't you ? "

" Will you be interested ? " he asked eagerly.

She gave him a smile which he could not understand, and which set his heart beating wildly.

" The carriage is waiting, and you'll miss your train if you do not hurry," she said.

The rapid success of George Tremain in the world of finance is the talk of City men even to this day. His was one of those phenomenal flights, which happen only rarely, but which always arouse the wonder, the admiration, and the envy of those who stand and watch. Within a few months of his first visit to Dresden Hall, George was a prominent figure in the very heart of the financial world. He was associated with many of the great money schemes of the time, and everything he touched succeeded.

His career was a repetition of Sir William Pilken's. The beardless boy came to London and carried everything before him. He had made up his mind to succeed, and he allowed nothing to stand in his way. One success opened the door for another, and in a very few years he was on the flood-tide of prosperity. With that wonderful instinct which characterizes some men, he was able to divine at a glance what would succeed, and his phenomenal good fortune caused everything he touched to turn to gold. Thus it came about that at an age when young men are usually struggling with difficulties, he seemed to be firmly seated on the throne of power.

Strange to say, moreover, he did not, to use a colloquial phrase, lose his head. His sudden fortune did not lead him to engage in hare-brained schemes or foolish speculations; he was cautious and calculating always.

As may be imagined, his phenomenal prosperity caused him to be much courted and flattered, but he was never carried away by his sudden popularity and immense riches; indeed, for that matter, he seldom went into society. He found that the claims of his many enterprises were constant and exacting, and he determined that nothing should fail to succeed for want of personal attention on his

part. From early morning to late at night he toiled, taking little or no interest in anything save his business ; indeed, he did not go often to Dresden Hall, in spite of the flattering invitations which he received.

" My position is not established yet," he would say to himself ; " I will get my feet firmly fixed before I allow myself any relaxation."

" I say, Tremain, when is this to end ? " asked Sir William Pilken one day, after they had brought to a successful issue a scheme in which they had for some time been engaged.

" End ? What do you mean, Sir William ? "

" Exactly what I say. I have been thinking a good deal about you lately. You have travelled far since you came to me with young Ackroyd, but what is the end to be—what are you going to do with your life ? "

" It seems to me my life is pretty full."

" It is—it is too full ; that is, it is too full of one sort of thing. You are very young, but isn't this sort of thing beginning to pall on you ? "

" Pall on me ? Good heavens, no ! I am keener than ever."

Sir William Pilken sighed.

" After all," said the baronet presently, " you

will not always be content to be a mere company promoter—a mere speculator.”

Company promoter! Speculator!

The words struck him. Yes, that was what he was.

He did not like the sound of it, but it fastened upon his mind. He had become a clever juggler with finance. The men with whom he had become daily associated were mere money-making machines. They lived for money. Everything was seen through the eyes of the financier. The thought left an unpleasant impression on his mind.

“Your father is a Quaker, isn’t he?” asked Sir William presently.

“Yes,” replied George.

“And you were brought up a Quaker?”

“Yes. My people are very good, pious people.”

“My people were Nonconformists, too,” said Sir William presently. “I was a Sunday-school teacher and a very religious young fellow. At one time I thought of being a minister. I wish I had been.”

“What!”

“Oh, yes, I do! Of course, I’m what is called a religious man now. I generally go to church on Sunday mornings—one of the most fashionable

churches in London. I also give away a good deal of money to religious objects, but—but—— ”

The baronet rose to his feet and walked to and fro in the room.

“ The worst of this life is that it masters one so completely,” he went on. “ For twenty years now I have been absorbed by business. It’s been my life ; I’ve schemed for it, I’ve worked for it, I’ve lived for it, and now I’m a slave to it.”

“ I say, Sir William, what has got hold of you ? ”

“ This,” replied the baronet. “ I’m a successful man, I’m a rich man, but I tell you honestly I am not as happy as I was when I taught a class of boys in a Sunday-school. Oh, yes, I know it sounds goody goody, but here’s the fact—I’m held up as a sort of model to young men ! The fellow who wrote my life speaks of me as one whose wealth is made honourably. No one can speak of me as a swindler, all my money is called clean money, and yet—well, my soul is shrivelled up ! ”

George Tremain laughed.

“ Is it anything to laugh about ? In a few years I shall be dead—what then ? ”

“ I might be at one of our Quaker meetings at home,” said George. “ That’s the way I’ve heard

my father talk many times. But what then? Do you think the Almighty puts a premium upon failure and obscurity?"

"When I was a boy," said Sir William, "I remember one text from which our minister preached, and which impressed me greatly—'Seek ye first the kingdom of God, and all these things shall be added unto you.' Well, I've sought the other things first, and now——"

"Yes—now?"

"The kingdom of God seems a long way off; in fact, I find myself doubting if there's any world but this. I know why; my soul has been starved."

In spite of himself George Tremain was influenced.

"You are not married, Tremain?"

"No."

"Didn't you leave some girl in the country who — who was more than any one else to you?"

George was silent.

"I find young fellows usually do," said Sir William. "It's natural for boys to fall in love; it's right, too. And marriage is hell without love."

As he spoke, George's mind flew to his old home. He pictured Mary Trefry as he had seen her last.

Lately he had thought very little about her. The only woman who had occupied his thoughts was Lady Winifred Dresden, the proud, peerless woman who had so flattered him by her attentions. But now he remembered Mary, and he called to mind his old love for her.

"Success is nothing, position and fame are nothing, without love," went on Sir William. "Better a hundred times marry a poor girl for love than——"

He stopped suddenly, as though he felt he were saying too much.

"A girl who is reared in the country is generally out of place in a London drawing-room," said George, "and I doubt very much whether a fellow is just either to himself or to a girl to take her out of her natural surroundings and to place her in a position for which she is not fitted. Such a girl would be only a handicap; she would be a hindrance rather than a help to him in his career. Besides, love can be just as real among the rich and the great as among the poor."

"But is it—is it?" asked the baronet.

"Why not?" asked George, and he thought of Lady Winifred Dresden.

Sir William put on his hat and coat.

"Tremain," he said, "I'm not the man to talk much, God knows, but if there is a girl in the country whom you love, and who you believe loves you, think once—think many times—before you give her up. Good-day!"

George sat for a long time in deep thought.

"No, no," he said presently, "it would never do. Mary would only be a hindrance to me. Sir William is in a gloomy mood just now. I must get on—yes, I must get on."

When he reached his luxuriously furnished flat that evening, he found two letters awaiting him. One was from Arthur Ackroyd, which ran as follows:—

"MY DEAR TREMAIN,—When are you coming to Cornwall again? It's a precious long time since you were here; to tell you the truth, I believe your father and mother grieve at your absence. Surely you can squeeze out a few days to visit the old folks. I want you to see my place, too. It is just a paradise; I never dreamed that anything could be so lovely. The only thing wanted to make my happiness complete is a wife, for, in spite of my surroundings, I feel lonely sometimes. And that leads me to the subject I want especially to write

to you about. Will you forgive me for asking you a plain question? Are you engaged to Miss Mary Trefry? Your mother and sisters have often hinted that there is an understanding between you. Is this true? If it is, I will, of course, say nothing more about it; but, seeing you have been away from Cornwall so long, I cannot think it is. But if it is not true, I should like to know; perhaps I need scarcely tell you why."

George Tremain felt as though some one had stabbed him as he read. Somehow he had never dreamed that Mary could ever think of any one else, and Ackroyd's letter opened his eyes. Could he bear the thought of Mary becoming the wife of Arthur Ackroyd? Certainly there seemed no reason why she shouldn't. Ackroyd was a fine, straightforward, honest fellow. He was comparatively wealthy, and he could place her in a beautiful home. But then he had always looked upon Mary as in some way belonging to him. From his early boyhood he had meant to marry her. He had loved her, too, and—yes, he loved her still, and the thought of her marrying Ackroyd made him angry.

On the other hand, was he willing to marry her

himself? Would she help him in the life he meant to live? Of course, she was good and very beautiful, but still she was only a simple country girl. Moreover, if he married her, the doors of society might be closed to him. He realized that, in spite of his success, he was regarded* in certain circles as an outsider. The magic doors of the world's *élite* were closed to him, and he could only open them by marrying a woman of high position. Money might do a great deal, but it could not do everything.

At that time George Tremain realized that a change had come over him. He compared himself with what he had been before he came to London, and he knew that he was different. His old ideals had become dim and shadowy, his sense of honour had become dulled. More than once he had laughed at the dreams he had entertained. The years in London had left their mark upon him. •

He opened his other letter. •

“DEAR MR. TREMAIN (it ran)—Why have you so long forsaken your friends? My father is having some people here for the week-end, and he has asked me to write you in the hope that you will come also. I would like to add my plea to his.

Does that have any effect, I wonder? Hoping to see you on Saturday.—Yours sincerely, WINIFRED DRESDEN."

"I wonder, now—I wonder!" cried George, after he had read the letter twice.

He started to his feet and walked around the room.

"With her as my wife," he said to himself presently, "I could reach the goal of my heart's desire. Old Dresden may be practically a pauper, but he has influences in circles which are closed to me. He has political influence, social influence. Unless I marry—in the right quarters, no matter how wealthy I may become, I shall be regarded as a parvenu, an upstart—a—a somewhat of a bounder. On the other hand, if I went into Parliament as the son-in-law of the Marquis of Dresden, nothing would be, impossible to me. Of course, I should have to swallow my one-time political principles in order that I might—but there, of course, politics is a game. I did not think so in the old days, but my eyes have been opened."

Again he thought long and carefully. He knew he had reached the cross-roads of life. Which should he do—sacrifice many of his ambitions and

ask Mary Trefry to marry him, or should he——

“ I'll not decide right away,” he said presently ; “ it would be madness to do so. Moreover, I'll not answer Ackroyd's letter for a few days. I'll go down to Dresden first.”

Three days later, George Tremain was at Dresden Hall. He found that the house was full of visitors, and he thought he noted a change in the demeanour of the Marquis. It was true he was kind and courteous, but he lacked the warm cordiality of former times.

Presently he thought he found out the reason. Among the guests was a young American millionaire, the son of a sausage manufacturer in Chicago. He saw, too, that Lady Winifred was all smiles and graciousness to the young American, and when presently the two wandered away in the park together, he felt that the time had come for speedy action. A mad jealousy came into his heart. At that moment he believed that he loved Lady Winifred. The brilliant and clever woman of society had cast a spell upon him.

He wandered away by himself, moody and silent. He seemed to be shut out from paradise, while Mr. Eli Skinner was admitted.

Presently he found himself face to face with them.

"Oh, Mr. Tremain," said Lady Winifred, "here you are, alone. What a dull time you must be having! I am so sorry, but Mr. Skinner has been telling me a lot of droll American stories, and I am afraid I had forgotten you."

"Yes," said Mr. Skinner, "Lady Winifred says she has never been to America, and I guess I have persuaded her to come over. I'll see to it that she shall have a royal time when she comes. Not that England is bad. In fact, I've taken to your country, and, if ever I marry, I'll marry an English girl."

Tremain looked at Lady Winifred as the young American spoke, as if in wonder as to how she might be impressed by this speech, but whatever she might have thought, she made no sign.

During their walk back to the house he allowed Mr. Skinner to do all the talking, but presently, seeing Lady Winifred alone, he hastened to her side.

"Can you give me a few minutes alone?" he asked.

"How many?" she asked with a smile, but with heightened colour.

"Perhaps—half an hour," he stammered.

“ Then it must be after dinner to night,” she said ; and George Tremain went to his room to dress, feeling that in less than two hours he would know his fate.

CHAPTER X

GEORGE TREMAIN'S CHOICE

THEY stood alone on the banks of the lake not far from the great house. The evening was very warm, although May had not yet come to an end, and daylight was not yet quite gone. The birds were chirping as they went to their rest, and the air was fragrant with the breath of early summer.

By the side of the lake a winding footpath ran, and the luxuriant foliage which grew around, and the giant trees overhead, almost hid the broad park, lands which stretched away to a distant river.

How lovely the reflection of the trees look in the water ! " said Lady Winifred. " Don't you wish you were an artist, that you might paint it, Mr. Tremain ? "

" No, I don't know that I do," replied George. " In fact, I do not think I feel in that kind of mood to-night."

"What a pity!" said Lady Winifred sweetly. "I am sure it would make a beautiful picture." And then they walked along the path side by side.

George cast a glance at the woman by his side. She was clad in evening attire, but she had thrown a light shawl over her shoulders. He could not help realizing what a regal creature she was, and how natural it seemed that she should be the mistress of the beautiful mansion in which he had dined. She looked in the very summer glory of her womanhood—a tall handsome woman, who perfectly typified the class to which she belonged. Yes, he felt sure he loved her. Besides, what a perfect wife she would be! If ever he entered Parliament and became a Cabinet Minister, she would be invaluable to him—if she would marry him. But would she? He had heard gossip during the evening which had entirely unsettled his mind. It had been said that Mr. Skinner had asked the Marquis to be allowed to pay his addresses to his daughter, and that he had given his consent. That Mr. Skinner was rich beyond the dreams of avarice was generally believed, and he could not help seeing that both the Marquis and Lady Winifred treated him with marked deference.

"Have you known Mr. Skinner long?" he asked

"We met him in London some time ago," remarked Lady Winifred. "He has been staying here several days."

"Do you like him?" he asked bluntly.

"He is very nice," she replied. "Decidedly American, of course, but very amusing. Are you also interested in him?"

There was a slight but certainly a perceptible emphasis on the "also," and he noticed it.

"No," replied George. "Are you?"

She took no notice of the bluntness of his speech, but answered quite sweetly.

"I am always interested in Americans," she said. "They are so natural, so unreserved. They are such a remarkably go-ahead people, too."

"I heard that his father is a sausage maker," said George.

"Did you? How amusing! Well, some people like sausages. What are they made of? Do you know?"

"Pigs," replied George.

"How quaint!" she laughed.

"Lady Winifred," said George, after an awkward silence, "the first time I came here you asked me to tell you if ever I succeeded in—that is—in London.

You said you would be interested to know. Are you still interested ? ”

“ Did I tell you that, Mr. Tremain ? I am sure, if I did, I meant it.”

“ But do you really care ? ” said George.

“ Do you want to tell me ? ” she asked, and George did not quite understand the tone in which she spoke.

“ If you want to know—more than I can say.”

“ Haven’t you kept the news from me a long time ? ” she asked.

“ That was because I was not sure,” he replied. “ For a long time I have been living rather in the land of promise than of realization. Things seemed certain without being absolutely safe. And I wanted to be sure before I told you. You see, I—I—that is, there was something else I wanted to tell you.”

She walked on quietly by his side, and her colour was slightly heightened, but she did not say a word.

“ May I speak freely, frankly, to you, Lady Winifred ? ” said George, and she noticed that there was a tremor in his voice. “ I asked you to come here to-night that I might be able to do so.”

“ Is it something very terrible ? ” she asked.

“ It is this,” said George. “ I have been very daring, very presumptuous. When I was here first, I—I conceived a great hope, I was carried away with

what seemed a wild dream. Can you guess what it was ? ”

“ How can I guess ? ” she replied. “ Was it something about that terrible business ? ”

“ To an extent it was,” replied the young man. “ If I had failed in it, I could not have dared to say what I am going to say.”

“ Then you have succeeded, Mr. Tremain,” she said—“ your hopes have been realized ? How clever of you, and how delightful ! ”

“ Yes,” he replied. “ I would not have spoken of it, however, but for a special reason, for I am sure you have no interest in such matters. But there is a reason. Had I not succeeded beyond my fondest hopes, had I not, young as I am, become a rich man, a very rich man, I should not have dared to make my confession. I have dared to aspire to your hand, Lady Winifred, I have dared to hope that—that you might care for me. It is because of my success that I have had the courage to speak to you. I love you, Lady Winifred. Will you be my wife ? ”

He believed that he spoke the truth. At that moment he felt that this woman was all the world to him. Perhaps the glamour of an old name and her ancestral surroundings had thrown a kind of spell upon him. Certain it was that at that moment he

felt he truly loved the stately woman by his side.

"Am I too presumptuous?" he asked. "Is my ambition too overweening? Oh, I realize how great is the thing for which I am asking, but love is bold; it does not shrink from difficulties. Besides, if—if you could give me hope, I feel that nothing would be impossible to me."

Even as he spoke he felt there was a sense of artificiality in his pleading. He felt that he loved the woman by his side, but it was not the love which as a boy he had dreamed of. In his heart of hearts he knew that, but for his success in the world of finance, he would not have spoken, neither would she have listened to him.

"Will you not speak?" he continued presently. "Have you nothing to say to me? You do not despise me because of the difference in our social positions, do you?"

"No, I do not despise you," was her reply, "but——"

"But what?" he insisted eagerly as she paused.

"You admit that there is a difference?" she suggested.

"But if you could only love me, surely that would not count."

" Still, it exists, even although I might be inclined to forget it."

He felt as though a cold hand was laid on his heart as she spoke. This woman did not love him ; he felt sure of it. But he hated to be beaten. Up to now he had succeeded in everything he had undertaken, and the thought of failing in his suit was maddening.

" But I would do anything for you."

" What ? " she asked.

He ignored the fact that her words suggested a bargaining—that she was willing to sell herself if he could pay a sufficiently big price.

" Try me ! " he cried.

" Mr. Tremain," she said quietly, " pray do not think I am insensible to the great honour you do me in asking me to be your wife, but—but you asked me just now if you might speak quite frankly. You will not be angry with me if I speak frankly, too, will you ? " .

" No, no," he cried. " Say all that is in your heart to say."

" I have been reared with certain ideas, certain standards of life," she replied. " Naturally, whenever I have thought of marriage, it has been with some one of my own class. The Dresdens have for

many generations occupied a high place in the State. They have been leaders in battle, they have taken important places in the life of the nation."

"Do you not think I realize it?" he cried. "If you will promise to be my wife, I will see to it that your family name shall not be tarnished. With you to inspire me, I too can take my place among those who rule the land. I will give my life to serve you and to give you joy!"

"You are sure?" she asked, and her face was very pale, although there was a smile upon her lips.

"Try me," he replied. "Give me a chance."

"Have you asked my father whether you might speak to me?" she said presently.

"No, I forgot. Have I done wrong? Forgive me; I had forgotten the conventions. I will speak to him to-night. But you will give me some hope, won't you?"

"I can say nothing until my father has given his consent," she said.

"But if he will—if he says he is willing to accept me—as—a son, what then?"

For a few seconds she ~~did~~ not speak, but walked quietly by his side.

"If my father consents, you—you may come and speak to me again."

"Thank you," he said. "But when! Say to-night."

"Are you so eager to know?"

"All my life seems to depend on it," he answered. "Tell me I may see you to-night again after the interview with your father is over?"

"I will be in the morning-room in an hour and a half from now."

"Then you do care for me?" he cried, and in the excitement of the moment he caught her hand.

For a moment she allowed her hand to lie in his, and he noticed how cold it was, but she drew it away almost immediately.

"Hush! I think some one is coming," she said. "Let us go back to the house."

"But you do care for me?" he whispered. "Tell me that!"

"Should I have said what I have said if I didn't?" was her answer, and then they walked back to the house together.

A little later George was closeted with the Marquis. He was still excited, but he felt more at ease with him than with his daughter.

"I have done a daring thing to-night, Marquis," said the young man. "I hope I have not merited

your anger, and I must ask your forgiveness if I have violated any conventions."

"Nothing serious, I hope, Tremain?" replied the Marquis. His daughter had already told him what had taken place, and so he was quite prepared for what was to follow.

"I know I ought to have spoken to you first," said George, "but in my excitement I forgot myself. I have dared to ask Lady Winifred to be my wife."

"Bless my soul, you have!" cried the Marquis with well-simulated surprise. "But—but, my dear fellow, have you realized what—what you were doing?"

"I realize my temerity," replied George, "but she is very dear to me, and my love carried me away."

"Tremain," said the Marquis solemnly, "I am a liberal-minded man. I recognize worth and merit, and all that sort of thing, but you can of course see the—the——"

"I know that I am a commoner," replied George, "but I hope that will not hinder you from giving your consent?"

"As to that," said the Marquis after a pause, "I must think carefully. Not but what I like you, Tremain. I will say that quite frankly, and—and although you have, shall I say, risen by your own

merits, there are very few fellows to whom I would rather give my daughter. But—but there are tremendous difficulties, Tremain. They will need a lot of consideration."

"Tell me what they are," replied George.

For a minute the Marquis seemed quite uncomfortable. He evidently did not know how to proceed.

"You see, it's this way," he said presently. "As you know, I am not a rich man; I inherited very little but debts. Of course, you and I can discuss these things from a business standpoint. Winifred, dear child, does not think about such things, but I am—well, obliged to. You know Skinner?"

"I saw him to-day for the first time."

"Fine young fellow, the only son of one of the richest men in America. Now, this is strictly between ourselves, Tremain. If Winifred could see her way clear to marry Skinner, he would place the Dresden estates on an entirely satisfactory footing, and—and make things very pleasant for me. Excuse me putting it so bluntly, but I am obliged to consider such things."

In spite of himself George felt angry. Years before he would have scorned making a bargain of this sort, and even now he felt it difficult to keep angry words from rising to his lips. But his old

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"Tell me what they are," replied George.

For a minute the Marquis seemed quite uncomfortable. He evidently did not know how to proceed.

"You see, it's this way," he said presently. "As you know, I am not a rich man; I inherited very little but debts. Of course, you and I can discuss these things from a business standpoint. Winifred, dear child, does not think about such things, but I am—well, obliged to. You know Skinner?"

"I saw him to-day for the first time."

"Fine young fellow, the only son of one of the richest men in America. Now, this is strictly between ourselves, Tremain. If Winifred could see her way clear to marry Skinner, he would place the Dresden estates on an entirely satisfactory footing, and—and make things very pleasant for me. Excuse me putting it so bluntly, but I am obliged to consider such things."

In spite of himself George felt angry. Years before he would have scorned making a bargain of this sort, and even now he felt it difficult to keep angry words from rising to his lips. But his old

boyish feelings had been altered, and he knew it.

"Marquis," said George, "you know something of my career for some years past now, and are aware that I am what is called a very successful man. I am afraid it has been largely my luck ; nevertheless, the fact remains that, young as I am, I have—— "

"Yes, yes, I know, my boy, and if ever any one deserved success, it is you." The Marquis had cast aside his usual stately and grand manner of speech during the interview, and had become quite familiar. "I have said more than once that you are an example to the whole business world. By pure ability and worth you have risen to the top of the tree. Had I not seen your worth, I would never have taken even my small share in your career. It has been remarkable—stupendous, in fact."

"I don't think financial affairs will be difficult to arrange," said George. "Perhaps we might leave that to our solicitors. You will find that I shall not—— "

"I am sure that will be all right," said the Marquis. "But there is another thing. I am ambitious for my daughter, and that was my one objection to Skinner. In America politics is a low business, but here in England—well, it is one of the very few means

whereby—well, a gentleman's ambitions can be realized. With your wealth and ability, Tremain, you ought to cut a figure in politics. I am sure it would please Winifred."

"I have already refused several invitations to stand as a candidate for various constituencies," said George. "I have not had the time, but now I shall have more leisure, and——"

"But on which side, Tremain? That is a great question with me. I'll not have the Dresden name associated with any Socialistic or revolutionary ideas. Down with all these Radical notions, I say; they'll ruin the country!"

"I am afraid my political views are rather fluid up to the present," said George. "I shall now be in a position to——"

"Look here. My cousin Fakenham has a seat open—he practically owns the whole constituency—a word from me, and you'll get invited."

"Then," said George, "may I have your consent to speak to Winifred again?"

I need not describe the interview at any greater length. Suffice to say that when George went to bed that night, he was affianced to Lady Winifred Dresden. The daughter of one of the proudest houses of England had promised to be his wife, and

in this respect the height of his ambition had been attained.

It was a curious betrothal. Lady Winifred might have been engaging a new maid, for all the interest she seemed to take. Never once did she tell George she loved him, and even when he kissed her, she did not return this token of affection.

"I will try and be a faithful wife to you," she said at the close of their interview. "I am sure I hope we shall be very happy, and I will do all in my power to help you in your career."

And with this George had to be content, although there was a heavy weight on his heart.

The announcement of the engagement appeared in all the Society papers, and the usual conventions were observed. George was inundated with notes of congratulation, while Lady Winifred was thought to have "done very well."

"Of course, the man is a commoner," said Lady Alicia Bridgeturner, "but, then, how could Winifred do better? She must be at least thirty, and she has an awful temper. I am told that the American man was used as a bait, but people do say such awful things. Dear Dresden is tremendously pleased. All the mortgages cleared off and all debts paid. Oh yes, a most satisfactory affair altogether. Of course,

we all wish the man was not a—what do you call it?—a parvenu, but, then, what could Winifred expect? ”

And Lady Alicia, who was distantly related to the Marquis, doubtless expressed the general feeling, and all the Dresden circle was prepared to receive George quite kindly.

George's answer to Ackroyd's letter was very brief. It ran as follows :—

“ MY DEAR ACKROYD,—You ask me whether I am in any way engaged to Miss Mary Trefry. The enclosed cutting from *The Morning Post* will set your mind at rest on that question. Excuse this hasty scrawl. I have a dozen people waiting to see me.

“ Yours faithfully,

“ GEORGE TREMAIN.”

George felt angry as he wrote this letter. He knew it was neither kind nor friendly, but he felt very bitter towards Ackroyd—why, he did not try to explain.

A week had scarcely passed after George's engagement, when he received a letter from Lady Clare, the woman whom he had met immediately after his arrival in London, asking him to come and see her. He had seen her a few times since then, but at their

last meeting she had been so chillingly polite to him that he imagined she did not desire to continue their acquaintance. The letter she wrote him, however, was so strongly worded that he decided to go and see her.

"Well," she said at length, when their first greetings were over, "you have crossed the Rubicon."

"I am afraid I do not quite understand you," he replied.

"You have conquered London, you have become very rich, you are engaged to a great lady."

"Yes, and then, Lady Clare?"

"I do not congratulate you—that's all. It is no business of mine, but I felt I must tell you this."

"I am very sorry you cannot congratulate me," was his reply. "Still, I would like to know why."

"Well, I will tell you. Years ago, when Mr. Shelly came back from Cornwall and told me about you, I conceived a sort of romantic interest in you. He showed me your photograph, and I quite fell in love with you. I felt a sort of sisterly or motherly interest in you. When he told me you were in love with a sweet country girl, I began in my impulsive, irresponsible way to make plans for you. Mr. Shelly said you were sure to come to London, and that you would certainly become a rich man—that such

abilities as yours were bound in a few years to lift you to phenomenal success. He maintained that if you gained success in London, you would give all your old dreams the go-by—that you would become a mere man of the world, that you would give up the thought of marrying that lovely girl, and settle down into a mere worldling. I said you wouldn't. I liked your face, and I said that while I was sure you would succeed and become rich, you would be true to your old ideals and your old love. And so we made some sort of bet. A new wig against a new dress, I think it was, but that doesn't matter. Now you see why I can't congratulate you."

"You think you have lost your bet?" said George.

"Yes, and all that it means. George Tremain, I am what you call a Society woman, but I want to speak plainly to you."

"Go on," said George.

"You still love Mary Trefry."

The young man felt his heart grow cold, but he ~~did~~ not speak.

"You don't love the woman you have asked to marry you. You are not marrying a wife; you are marrying a name, a position, you are marrying at the bidding of miserable ambition. She would tell her footman to show you the door but for your

money, and you would as soon think of marrying an iceberg but for her name and position. You are buying an entrance into a poor, miserable, empty world by paying a spendthrift's debts; you are making a mock of all the most beautiful things in the world, and you are throwing away the crown of life."

"Lady Maurice, really——"

"One word more. I am going to make an appeal to you. Years ago I gave up love to marry money-bags. I have the money-bags still, but I have never had a day's happiness since. My life is in the main a piece of acting, a shabby artificiality, and that is why, while there is still hope for you, I make this appeal. Give up the thought of this miserable loveless marriage, go back to the beautiful girl you love, and be the man God meant you to be."

Half an hour later George Tremain left Lady Maurice's house with a haunting look in his eyes and an expression of indecision on his face.

CHAPTER XI

" I MUST GET ON "

THE largest room connected with one of the political clubs in Oldtowers was crowded. What for want of a better term I will call the " executive four hundred " of one of the great political parties had met to elect a candidate to represent the division in Parliament. Great excitement prevailed. For the first time for many years the seat had been robbed from what had been called the " Fakenham party," and was at present occupied by a man whom many called a blatant Socialist. The reason for the loss of the seat, it had been asserted, was that Lord Fakenham had brought forward a stick instead of a man.

" These are go-ahead days," said a local publican after the election had been fought and lost. " We may close our eyes to the fact as long as we like, but it's so. Some say as 'ow eddication has

ruined the country; but I don't go as far as that. Be that as it may, eddication has made the workin' man discontented; it's made 'im see 'is power, and it's made 'im want to voice his wants. That's wot it's done. ' It's made the workin' man want to voice his wants. Well, "Sir Chawles can't voice the workin' man's wants. He's a stick, that's what he is, and so the workin' man have voted for a godless Socialist. Of course, if we let these Socialists have their way, especially the teetotal Socialists, they'll ruin the country; but there you are."

There was great cheering at this, and some one suggested that the publican himself was just the man to represent them in Parliament, whereupon the said publican stood drinks all round.

"No, chaps," he said; "it may be that I'd make some of 'em set up if I went to Parlyment, but I knows my place. My dooty is 'ere at Oldtowers. All the same, what we want is a chap with ~~go~~ in him, a chap as can talk, a chap wot has got sym-
pathy with the workin' man, but who at the same time will up'old the great institootions of the country. Now I'm not down upon the Labour members myself like some are. But the worst of it is, that all these Labour chaps believe in this

teetotal tomfoolery; they would rob you pore chaps of yer beer, and in that way ruin the country. And mind you, we can't stand that."

At this there was thundering applause.

"But wot sort of chap do we want?" asked some one presently.

"Wot you want," replied the publican sagely, "is first of all a young man, 'cos he must be open to noo ideas; second, he must belong to the Lord Fakenham Party, 'cos we must have one of the tip-top gentry to represent a place like Oldtowers. Third, he must be in sympathy with the workin' man and protect his rights, or else he won't be able to get the working-man vote; and fourth, he must have the gift of the gab. Sir Charles can't talk for nuts. Of course, he's a very nice gentleman, and all that, but the Socialist bloke could talk 'is 'ead off, so to speak."

These sentiments were interlarded with many unprintable adjectives, but they undoubtedly expressed the views of the public-house element, and the public-house element had, of course, to be considered. The other sections of the community voiced their feelings differently, but all were agreed that something must be done to win back the seat. Thus, when it was announced that the

"four hundred" were called to elect another nominee. ~~There~~ and Fakenham, there was great excitement.

The agent who had acted in the previous election was deluged with questions, and the feeling ran so high that on the night in question the room was crowded.

George Tremain had many heart-searchings before he had consented to appear before the executive, as a possible candidate, but he had at length consented.

"It's just as it ought to be, George, my boy," said the Marquis. "Fakenham, who is the principal landowner in the district, is my cousin, and therefore you will become related to him by marriage. Back in the old days, of course, it was a pocket borough, and any man whom the Fakenhams might put forward was elected without question. Of course, those days are gone, and although a great deal could be said for them, we've got to take things as they are. But we must keep the old flag flying, my boy, we must keep the old flag flying."

"A Labour member sits for the constituency at present, I suppose?" remarked George.

"Yes. The last election was an awful frost.

For one thing, Fakenham felt so sure that his man would go in, that practically nothing was done. Then Sir Charles Cartwright had no tact. He wouldn't tack to catch the breezes. Of course, I admire him for it in a sense. He belongs to one of the oldest families in England, and is an old fossil. He would have nothing to do with what people called reforms. He said they would ruin the country. He lost his temper when he was heckled, and what was more, he couldn't talk. So there we were. But you are just the man, George. You are full of new ideas. You can meet business men on their own ground. You can talk like Demosthenes, and you are young and handsome. Added to this you are engaged to my daughter."

"But I'm afraid that my political views won't quite square with yours," objected George.

"Come, my boy, we must have no nonsense. Of course, I believe in political conviction and all that, although no political party quite satisfies me. But you must think of your career. Broadly speaking now—broadly speaking—you belong to us."

So George consented to dine with a number of men at Lord Fakenham's, and afterwards appear before the "executive four hundred."

"So glad you've come, Tremain," was Lord Fakenham's greeting, when George arrived at Old-towers Hall on the night of the meeting. "Of course it's an awful bore to have to go to this meeting. I would much rather we could have spent the evening at bridge; but it can't be helped."

"You seem to have a lot of people here," remarked George.

"Had to, my dear boy"; and Lord Fakenham yawned. "A lot of 'em want you to show your steps before the meeting."

"A sort of confession of faith?" George laughed uneasily.

"Something like it; but you'll easily be able to deal with 'em. Agree with 'em all, that's my advice. Of course, the party's the main thing; say you'll support the party, and you'll be all right. All the rest is a matter of detail. And you do support the party, Tremain, don't you? Of course, that's essential."

"Naturally," replied George.

"Then all the rest is as easy as taking a turf fence. Still, of course, you'll be careful. You see, Sir Jasper Buddle, who was knighted last year, is the chairman of the Association, and he must be managed."

"Let me see, he's a—a——"

" Brewer—yes. Of course, beer is his great hobby. He won't hear a word about licensing reform. But you understand how to deal with that kind of man. Then there's old Bolder."

" Who's he? Tell me about him."

" Oh, he's next to myself the principal land-owner. The Bolders have owned land here for five hundred years and more. Bolder is of the very old school, and hates all this talk about reform in the land laws. You'll have to be careful with him. He's a very ticklish old chap to deal with, too. Yes, you must keep him well in hand. Once on your side he'll fight for you like grim death, but he's a holy terror as an opponent. You see, he keeps his tenants well in hand. He asks 'em which way they vote, and if they don't vote right—well; but there, you'll know what to do. Still, be careful. He doesn't seem quite happy about you."

" How is that? "

" Oh, he's made inquiries about you, and picked up information about your career."

" Well? "

" Well, he heard that years ago you were—on the other side."

" I see."

' But, of course, that's all right. Dresden ex-

plained everything to me. Then there's Barlow. I had to have him here, because he's a big employer of labour. He's very strong in his ideas about a modification of the Employers' Liability Bill, and then I had to get another fellow here. Of course, I couldn't ask him to dine. Bolder will be mad that I've asked Barlow; but what could I do? Anyhow, this chap is the secretary for the Builders' Union in these parts. I regard it as a great piece of luck that he's broken with the fellow who sits for the division just now, and that we've nobbled him. But you know what these trades unions are, with their demand for trades union rate of wages and that sort of rot. Still, there you are."

"But don't you see?" cried George. "If I'm to satisfy Barlow the builder, I shall outrage the secretary of the Builders' Union."

"It does seem a poser, doesn't it?" said Lord Fakenham adjusting his eye glass, "but it's all a matter of tact. And of course, after all, the main thing is the party. Promise to support the party, and the rest is mere bagatelle. That's all, I think. And now we must have a hurried snack before you are put through your facings."

I will not attempt to give a detailed account of George's examination. More than once he felt

like throwing up the whole business ; but he had promised his prospective father-in-law, who was present, that he would go through with it ; moreover, he felt that if he were to express his real views, he would place Lord Fakenham in a false position. So he exerted his keen wits, and succeeded in mollifying all parties.

"It's a great opportunity," he reflected, "and I must get on. I owe it to Beatrice, and my future seems to depend on it. What would father and mother say if they were here, I wonder ? Still, I can't be tied down to my boyish ideas and ideals. No man can be entirely honest, and of course my opinions have changed since—since I left home."

As I have said, the room was crowded ; and great excitement prevailed. All sorts of stories had gained currency about the young man who was their prospective candidate. Some said he had walked the streets of London barefooted, that he had begun by selling newspapers, and that now he was a millionaire several times over. Others again had it that years before he ran away from home to make his fortune ; that he had got a post as a lawyer's clerk, and that in three years he was managing not only the business, but his employment.

had it that he was enormously rich, and it was commonly known that he was engaged to the daughter of the Marquis of Dresden. His appearance on the platform was greeted with deafening cheers, and Sir Jasper Buddle was only listened to because it was thought he might be able to give some information about the young man whose career had been so much talked about.

Sir Jasper Buddle addressed the meeting in good old-fashioned style. He was a brewer, he said, and proud of it. Good beer was what the country wanted, and plenty of it. The great thing essential was that it should be good. Well, the other party were killing not only the brewers, but driving trade out of the country. Why should the trade be hampered, and abused, and crushed, to please a lot of teetotal fanatics? He was glad to say that Mr. Tremain had no sympathy with these views. He didn't want to destroy a great industry, and thereby rob the poor man of his beer. Of course, drunkenness was a very bad thing, and he was all for sobriety. Good honest beer hurt nobody, but it was these teetotal fanatics whose legislation led to illicit drinking that made drunkards. Why shouldn't little children go to a public house to fetch father's beer? What harm would it do them?

Besides, couldn't they see that the laws which hindered the children from fetching father's beer, drove men to the public house ?

However, the executive didn't come to hear him, but Mr. Tremain. They felt very proud that they had got him to consent to come there, especially as years before he had been on the other side. But as he had grown older and wiser, he had seen that these modern Socialistic ideas meant the ruin of the country. He was glad to see their vicar on the platform. The vicar didn't see eye to eye with him on many questions, but they were one in this : they supported the old institutions. These Socialists would disestablish the Church. Personally, he didn't believe in disestablishing religion. Religion was the backbone of the country. He was glad that Mr. Tremain would fight to the death against laying hands upon the Church's privileges.

And so on, and on, until he sat down and George got up. The meeting greeted him with great applause, and was evidently impressed by his youthful appearance and gracious smile. Nevertheless, he felt far from comfortable. As he faced the eager faces, a vision of another meeting rose before him—the meeting at which he had made his first political speech. He called to mind how nervous he had

been, how he had stammered out the first few sentences of his carefully-prepared address, and how, presently, he had very nearly forgotten his audience in the subject and poured forth his boyish convictions. Yes, they were convictions—mind and heart had endorsed and emphasized every word he spoke. And now he had come to deny practically everything he had said as a boy. He stood there to disavow all that in past days he had advocated so fervently.

Well, and why not? He was a man now and knew how foolish were the dreams of youth. Of course, he did not believe as he believed then. How could he? Years and experience had broadened his mind, and dispelled youthful illusions. In fact, he cared very little about politics. In his heart of hearts he had been laughing at old Sir Jasper Buddle all the time he had been speaking. The fat, purse-proud plebeian who had just sat down, made beer, sold beer, drank beer, and thought beer; what did he, George Tremain, care for the silly meanderings of this vulgar old man? Still, he had a great deal of influence, and must be pleased. Lord Fakenham, his future cousin-in-law, and the Marquis of Dresden who were on the platform expected the expression of certain sentiments, and they should

have them. They were necessary to his career. He must get on.

All these thoughts flashed through his mind while the people cheered, and then when they had finished he made his speech.

" Sincerest congratulations, my dear George," said the Marquis when it was over. " Just the very speech needed. You pleased 'em all. Old Buddle was in the seventh heaven of delight. Oh, yes, it was a clever stroke on your part to refer to his career. The old fool swallowed it all like ripe strawberries. As for your dealing with the labour question, it was masterly. You said nothing while seeming to promise the labour fellows everything. A tactful speech, my lad, and it'll carry you into Parliament."

" Delighted, I'm sure," said Lord Fakenham. " By gad, Tremain, how you can talk. I never could string words together ; I tried once at Oxford, but broke down. But they seemed to come easy to you. And, by Jove, I almost believed in the Divine Right of the House of Lords while you cracked us up. To be perfectly plain, I could never see any reason why I should have the right to legislate for my country, because I'm my father's son. I don't know anything about politics either, and never go to

the House of Lords, except there's a very urgent whip. But I'm hanged if you didn't convince me that we were the saviours of the nation. Oh, you're cut out for a politician, my dear boy, and you'll soon be in the Cabinet."

"Of course, it was a huge joke," said George to himself as he went to bed that night. "I had something to do, and I did it; but—but——" And then he lay awake a long time thinking.

But he had got on. He was even then the guest—the honoured guest—of Lord Fakenham; he was the accepted candidate for Oldtowers, and was assured on every hand that he would win the election, while both the Marquis and Lord Fakenham had assured him that it was only a matter of time, a very short time; they believed, before he would be in office.

"The difficulty was to pretend I was in earnest," he reflected. "Of course, I half believed that what I used to profess so fervently was impracticable and Utopian; but to simulate any faith in what I advocated to-night—that was the difficulty. Of course, I don't believe in the House of Lords; of course, I don't believe in the politics of Sir Jasper Buddle; but—but—well, it had to be done. I must get on."

Lady Winnifred came down to Oldtowers on the night when he made his first speech to his constitu-

ents. Half the magnates in the county were there, and the biggest hall in the place was crowded to excess. Even Lady Winnifred, who usually professed boredom at any sort of political meeting, seemed excited.

"It's a great occasion," whispered the Marquis to him. "Fakenham has arranged for reporters from two of the great London papers to be here. You'll be speaking to the nation, George, my boy."

George Tremain's heart thrilled with pride. He thought but little of speaking to "the executive four hundred," but now he felt as though his public life had begun in earnest. He felt confident in his own powers too; he knew that he could move that great multitude at will. Oh, if he only believed in what he was going to say! But of course, politics was a game, and he must play for the side he had chosen, he must speak to his brief.

"Aren't you nervous, George?" asked Lady Winnifred while the chairman was speaking.

"Not a bit," replied George. "Are you?"

"Yes," she replied. "Oh, George, what if you should fail? What if you should break down?"

"I don't fail, I don't break down," he replied, and although his words were boastful, she felt almost proud of him.

"There's a lot of people belonging to the other side," she said presently.

"Yes, we shall have some fun," he replied.

Presently he rose to his feet, and George Tremain felt that he could no longer trim his words, or deal in innuendoes. This great public audience meant to have categorical answers to categorical questions. Whatever it was to him, politics to them was a serious matter. He knew that if he were to be a successful candidate he must speak plainly. And the party, whose vote he sought, was the party which represented a political faith entirely different from that in which he had been reared, and in which he still believed—if he believed anything at all. To-night he must publicly disavow his early faith, he must^a publicly espouse the sentiments which he had believed to be wrong. Even while he stood facing the great audience, and holding the notes of his speech in his hand, he knew that he did not half believe in what he was going to say. Neither, on the other hand, did he stand by his boyish opinions. He had seen a great deal of life since he had given expression to his Utopian thoughts. Years of London life, dealing with great financial enterprises, had knocked all that sort of nonsense out of him. He had learnt that fanciful ideals were of little use

when a man wanted to carry through a difficult scheme. Boards had to be managed, the public had to be convinced, ugly rumours had to be dealt with, and huge dividends promised. No, no, he had seen the foolishness of those sentiments entertained in the Quaker Meeting House, and yet——

But he made his speech. His career demanded it. Lady Winnifred had practically stipulated that he should enter the world of politics before she would promise to be his wife, while Lord Fakenham had assured him that a seat in the Cabinet would be his, if he supported the party through thick and thin. And his speech gave satisfaction. It was clever, it was diplomatic, it was eloquent, and it expressed allegiance to his party.

A storm of applause followed. Many said that it was the ablest speech ever delivered in the Old-towers Public Hall, and all admitted that George Tremain was the ablest candidate the Fakenham party ever had within the memory of any one living in the town.

As he sat down he turned to Lady Winnifred and smiled.

" You see, I did not break down," he said.

" No," she replied coldly, " you spoke very well.

What raucous voices these people have. I should think their throats were made of leather."

And that was all. She showed no enthusiasm, and very little interest. Before he spoke she seemed rather nervous, but now he had acquitted himself creditably, she appeared bored rather than interested.

His heart felt cold. It is true the crowd was cheering wildly, but although he had not confessed it to himself, he had expected that Lady Winnifred would be pleased.

"Haven't I satisfied you?" he asked, and there was a touch of his old boyish wistfulness in his words.

"I thought you played to the gallery horribly during the last five minutes," was her reply.

He turned away disappointed, and the thought of what Mary Trefry would have said flashed into his mind. But that was gone. He had chosen and he must abide by his choice. Besides, Mary Trefry was an ignorant country girl, and would not have understood how he could have given expression to the sentiments which had just fallen from his lips.

Then followed questions. It had been stipulated that all questions should be submitted in writing, and a number of papers was handed to the platform. Most of them were easily dealt with, but one slip of paper contained three questions in a handwriting

which George thought he recognized, and yet he could not remember where he had seen it.

The questions, too, were different from the others. They dealt rather with principles than with any particular topic, and yet they were couched in such a way, that in order to answer them to the satisfaction of his party, he had to again deny, and even pretend to despise, his early faith. A strange feeling crept into his heart as he read them aloud. It seemed to him as though his father and his mother, as well as all the old Quaker associates of his boyhood, were around him, and again he saw himself addressing his first political meeting. Then he looked around him, and saw the expectant face of his future father-in-law, the cynical look of Lord Fakenham, as well as the expression of amusement in the eyes of Lady Winnifred.

" It's harder than I thought," he reflected. Then he faced the audience again, and as he did so he hardened his heart. He had got on. He had become a very rich man, he was regarded as the most successful financier in London ; but he was still something of an outsider. But let him succeed in politics as he had succeeded in finance, let him get a seat in the Cabinet—then position, fame, possibly a peerage might be his.

And so he gave his answer. It was cold, deliberate, uncompromising.

A great cheer rose from his supporters, a cheer that was repeated again and again. Then when it had died down, he saw a man rise in the audience, a young man with a pale earnest face and flashing eyes. A voice rang out clearly, and was plainly heard above the hum—

“George Tremain, you are a cad. And you are a traitor to your God and your people !”

At this there was great noise and confusion, but George gave no answer. Indeed, he appeared to take no notice ; but it seemed to him as though an icy hand had been laid on his heart.

A few minutes later an almost overwhelming vote was given in support of George and the party he represented, but it seemed to give him no pleasure, and although he talked gaily at Lord Fakenham's house that night, half his mind was elsewhere.

“It was my old friend, Tom Penryn,” he reflected as he lay sleepless that night ; “we used to tell each other what we meant to do as we came home from school together.”

CHAPTER XII

BLACKMAIL

THREE days after the great political meeting, when George Tremain was formally elected by the voters of Oldtowers to be the Candidate to represent Lord Fakenham's party, he received a letter from his father.

"My dear Boy (he read)—

"I see by the papers that you are the accepted Candidate for the Oldtowers Division. I read your speech with great care, and noticed that one of the London papers devoted a leaderette to your speech, and made some very flattering remarks about you. I wish, my boy, that I could offer you my congratulations, but as you know, I cannot do so. You have evidently pledged yourself to fight against many of the things I hold most dear, and which I thought were dear to you. Still, you have

evidently changed your opinions, and if you have conscientiously done so I have nothing more to say. Every man's convictions, whether political or religious, are sacred, and no one has a right to interfere.

"Tom Penryn, who had gone to Oldtowers on business, attended the meeting, and he has been telling the whole town of the questions he asked, and of your answers. He has also reported what he said to you at the meeting. I am sorry he should have been so rude, but many of the people of St. Tidy praise him very highly. Indeed, so strongly do many people resent the speech you made, that I am afraid you would not receive a very warm welcome from your old friends if you paid us a visit as you promised in your last letter. It gives me very great pain to write this ; but I thought you would like to know. I need scarcely tell you that your mother, although she says but little, has not been made very happy by her perusal of an Oldtowers paper, which some one has sent her. Still, she sends her very dear love, and says she will write to you in a day or two.

"I have not seen Mary Trefry for some time. She has been away on a visit, and although she has now returned, and was at Meeting last Sunday, I did not see her, as I was kept in the house by a very

bad cold. Report has it, however, that she is engaged to young Arthur Ackroyd, although no announcement has been made to that effect. I know for a fact, however, that the two have been seen together lately, and that he has visited her father's house on several occasions. Of course, you remember my hopes about Mary, and cannot feel very happy at this news. All the same, if the rumours are true, friend Arthur is a man to be congratulated. A purer, sweeter girl does not walk on God's earth, and I am sure she will make him very happy. You did not say anything about Winifred Dresden in your last letter, neither have you answered any of the questions that we have asked about her. I hope she is well, and happy. I hope, too, that she is a true God-fearing woman, and that you greatly rejoice in her love. Of course, I do not urge that she should visit us, as I am afraid she might feel strange, in trying to accommodate herself to our simple ways, but if you could persuade her to come, we will, for your sake, give her the heartiest of welcomes.

"I still continue to hear great news of your success in London, but I will not enlarge on this point, as you and I have not always seen alike concerning it. I pray, however, that our Heavenly Father will

bless you abundantly with His grace, and that in all your race for the riches of this world, you will not miss the pearl of great price.

“ We all unite in dearest love.

“ Your affectionate father,

• “ JOHN TREMAIN.”

In spite of himself George Tremain was angered at his father's letter. There were no words of reproach, and yet he thought he saw reproach in every line. What did he care about the opinions of the rustics who lived in such a sleepy hollow as St. Tidy? How could a man who lived in his world expect to conform to the standards of people who never moved with the times? As for his politics, what politician believed in the whole shibboleth of his party? Politics was a game, a career, and he was simply playing at it to gain his ends. St. Tidy! Why, he could buy up the whole town! How could he then trouble about these gossips whose opinions were governed by—no, he would trouble no more about them.

And so there was a bitter tone in his reply. He dismissed his father's remarks about political matters in a few words. He was a man of business, he urged, and could not afford to advocate foolish

ideas. He was a practical man, living in a practical world, and thus in politics as well as in everything else, he had to think of the material welfare of the nation.

Concerning Mary Trefry he said but little. "I can see I have caused great disappointment in deciding to marry out of the sphere in which I was born," he wrote, "therefore it will be perhaps best if no mention of her be made in any future letters. I am sure she will make Ackroyd a good wife, and I hope she will be very happy.

"As to Lady Winifred Dresden, I do not think it would be wise to ask her to visit St. Tidy just yet. As you suggest, her tastes and sympathies are far removed from those of the people who attend your Meeting House, and therefore would scarcely be understood. I think, however, I have made a wise choice, and am sorry you do not feel happy about it. However, a man must live his own life."

"There," he reflected as he laid down his pen, "that will stop any further mention of Mary Trefry. I wonder if——" and then he sat back in his office chair, and gazed for a long time at the fire; but it was evident from the look in his eyes that he saw nothing.

A knock came to the door, and a clerk entered bearing a card.

"Mr. Felix Lazarus," he read. "Oh, I think I know the fellow."

"Mr. Lazarus apologizes for not making an appointment with you, sir," said the clerk, "but he is very anxious to see you. He says he has come on very important business."

George Tremain seemed to be thinking deeply for a few seconds, then he said quietly—

"Show Mr. Lazarus in."

A minute later a short dark man was ushered into the room. It was evident to the most casual observer that Mr. Lazarus' name did not belie his race. He was a Jew of the most pronounced order. He was expensively dressed. His fur-lined coat was very costly. His hat had evidently been newly ironed. He wore a heavy gold chain, while several costly diamond rings bedecked his thick chubby fingers. It was evident, however, that Mr. Lazarus did not pay extreme attention to his finger nails. He was not an old man; possibly he might be about forty, although being inclined to stoutness he looked older than he really was.

George Tremain gave him a quick glance and noted the kind of man his visitor was. The thick and

somewhat hooked nose, the heavy, sensual lips, the small black beady eyes, impressed him unfavourably.

Still he greeted his visitor politely, and bade him be seated. This Mr. Lazarus did with great alacrity.

"What a glorious position for your office, Mr. Tremain," he said with a smile he intended to be pleasant. His voice was thick, and he spoke as though he had a cold.

"Yes, Mr. Lazarus, what can I do for you?"

"It is very good of you to give me an interview without my having made an appointment beforehand," said Mr. Lazarus pulling some papers from his pocket.

"It must be very brief," said George reading a card which a clerk brought to him. "However, I dare say we can manage in ten minutes."

"I think so. I hope so, anyhow. Still, it's an important matter. I think the name of the paper I represent is printed on my card."

"Yes, I noticed it," replied George.

"I am the editor. I thought it best to come myself. We go to press this afternoon."

"Indeed."

George's voice hardened. He did not like the man's servile manner; his whole presence repelled him.

"Yes. You know the paper, of course. I have on several occasions written on your various—companies. I trust you have been satisfied."

"You have been very kind," said George coldly.

"Ah, yes, I have tried to be just. Of course, too, my paper has much influence, very much influence. Ah, you have reason to know that, eh?"

Yes, George had reason to know it. It was a paper financed by the less respectable portion of the Semitic community, and in his heart George despised it. It was daring, unscrupulous, cruel. But it was backed by rich men, and it was, although unknown to the world at large, much read by a certain public. Its enemies said it killed more than one honest man who would not be blackmailed, while it had boomed worthless and rotten things into success. Up to the present his connection with it had not been of an intimate nature, although, as Mr. Lazarus had suggested, articles belauding some of his schemes had appeared in its columns.

"I hear you have a big thing on now, Mr. Tremain. Ah, I say, you are a Napoleon. You make everything bend to your will. Ah, yours is a career! Such a career!"

" Anyhow, you did not come here to discuss my career," suggested George. " If you did, I am afraid I must ask you to excuse me."

" No, no, not that," said Mr. Lazarus, lifting his fat, podgy hands, " although it makes small men green with envy, and it makes London wonder. Why think of these offices. Even Sir William Pilkens' are shabby compared with them. But, of course, that is not what I came to talk about. It is this big thing of yours, Mr. Tremain."

He rubbed his fat hand over his blue chin, and then leered meaningly at George.

" There are certain things about it, you know what I mean, this Company, which—which it would be better that the world shall not hear about, eh ? "

George Tremain felt the blood rush to his cheek. It was one of his schemes which made him feel uncomfortable when he thought of his father. Enticing prospectuses had been issued concerning it, and many influential names had been printed on those same prospectuses, but in order to carry the scheme through he had to consent to things which he had no desire for the world to know. There was nothing absolutely dishonest about it, nothing that could be called a violation of British law, although even his

co-directors smiled meaningly, and hinted that they were sailing close to the wind.

"Everything is fair and above board about it," he replied quietly.

"Yes, yes, of course!" interposed Mr. Lazarus hastily. "Besides, even if there are certain things which squeamish people might call—what shall we call it?—irregular, eh? He! he! Why you are such a financial genius, that you could carry it through. I said when I made inquiries about it, that provided certain things are kept quiet, you'll make not less than six figures—eh?" and Mr. Lazarus again looked ingratiatingly into George's face. Ah, Mr. Tremain, you are the Napoleon of finance."

Again a clerk entered, this time bearing a letter on which George saw a crest engraven.

"I am afraid I have only a very few minutes more to spare, Mr. Lazarus," he said, breaking the seal, although he did not read the letter.

But Mr. Lazarus did not seem in a hurry. He fumbled deliberately among the papers he had taken from his pocket, and then selecting one he handed it to George.

"It is a good striking advertisement, eh?"

George scanned it quickly. It was an announce-

ment of the scheme concerning which Mr. Lazarus had been making unpleasant suggestions.

"Yes," said George quietly, although his voice had an angry ring, "it is a good advertisement."

"Our paper has a wonderful *clientèle*," said Mr. Lazarus confidently. "It goes by post to the most influential people. This, if it goes out by to-morrow's issue, will be seen by the right people, eh?" and he laughed in an intimate way. "But it's an expensive paper to get up, Mr. Tremain. It is never seen on the bookstalls. You see, our knowledge is of the most *intimate* nature. What should you say such an advertisement is worth? Two thousand pounds, eh? Two thousand pounds, and a few shares?"

"No," replied George quietly.

"Not if this appears as a leading article in the same issue?" and he passed another sheet of paper to the young financier.

George took it, and read. It was an enthusiastic recommendation of the scheme. It spoke of it as being sound in principle, as being conducted on the best and most honourable lines, and as being certain to pay an enormous dividend to fortunate subscribers.

"No," said George again, when he had read.

"Two thousand pounds is not much, Mr. Tremain."

"Knock off the three noughts and it's too much."

"Think again, Mr. Tremain. If the advertisement appears, the article will have enormous weight. And the paper will be issued to-morrow."

"Not in my line at all, Mr. Lazarus," and George moved towards the bell.

"Wait a minute, Mr. Tremain. It will be unfortunate if it does not appear."

"Indeed, why?"

"I have another article here which I propose inserting, in case you do not see your way to advertise. Of course, business is business, and we must play with our playmates. I have taken good care in the composition of the article, too. I am not what is strictly called a literary man, but I have had it touched up. I have had all my facts verified too, and many valuable details were given me by a man you know. I believe he was in your office here for some time. A clever fellow, a very clever fellow, although you thought it wise to get rid of him."

"You mean Webster?"

"Is that the name? Well, it does not matter. Won't you read this too, Mr. Tremain?"

George read it, and his heart grew hot with rage.

The article was not libellous, but it was damning. Strictly speaking, it would not do much immediate financial harm to the scheme or its founder ; but it was brutally cruel. It hinted at certain doubtful transactions, and professed willingness to lay proofs before investigators. It in a covert way suggested that George Tremain, while posing as a man who never touched doubtful transactions, was duping the public.

"Is not the advertisement worth the money, Mr. Tremain," and the black beady eyes of the Jew became menacing.

"No."

"The article is ably written, Mr. Tremain."

"Blackmail," said George angrily.

"No, no. A business advertisement."

"Do your worst," said George. "Do you think I care? You have got hold of Webster, a fellow I was obliged to dismiss for his dishonesty. Do you think his word will be taken against mine?"

"Do you suggest that there is ~~no~~ truth in this?" and Mr. Lazarus pointed to the second article.

"A modicum of truth to a mountain of lies."

"Ah, but the truth is very important, Mr. Tremain, very important."

"It is of no importance from my standpoint at

all. It will not affect me in the slightest. There will not be an investor less."

"It will sound very bad if it appears in the *Old-towers Mercury*, Mr. Tremain. The agent on the other side is a clever fellow, and he will make good capital out of it. People say there will be a General Election in a few months, too. It will sound very bad in the House of Commons, and of course every Member of Parliament has a copy of my paper. It would damn the career of any young and ambitious politician, Mr. Tremain, even if he were married to a peer's daughter."

Mr. Lazarus saw his power. He was quite aware that in the world of finance his article would not have much influence; but to a young politician fighting his first election, to a man with political ambitions it would do immense harm. George's reputation as a financier was up to now free from public reproach, but this threat was a black one, and the innuendoes in the article contained enough truth to make him pause.

"The title is good?—don't you think so?" went on Mr. Lazarus with a smirk. "'Sailing Close to the Wind.' No Jew was ever a nautical man, but I selected 't."

George did not look in the least disturbed, he

knew better than to do that. Indeed, in order to appear at ease, he turned to the letter which the clerk had brought a few minutes before, and glanced at the signature. It was from a man well known in the political party to which he had allied himself, and was marked "Important."

"Forgive me a moment. I did not notice that this letter was urgent," he said to the Jew, and then he eagerly scanned the letter.

Evidently the letter influenced him greatly, for he did not seem so decided in his refusal of Mr. Lazarus' proposal.

"I must have time to think this over," he said.

The Jew's eyes gleamed with cunning. He thought that the clever young man had thought of something, whereby he could frustrate his scheme if he had time.

"We go to press at three o'clock this afternoon, Mr. Tremain," he said.

"I will send a special messenger to your office before that time," he said, and then no sooner had Mr. Lazarus left the office than he turned eagerly to the letter marked "Important."

CHAPTER XIII

GETTING A TITLE

"I DON'T like it," said George Tremain after he had read the letter for the third time "still, of course, I must see him. What he means is plain enough," and then he sat back in his chair, and thought deeply.

Presently he rose and touched a bell, and a young man answered his summons. He was a pale, thoughtful-looking young man, who wore very thick eye-glasses.

"Sit down, Mr. Stevens," said George, "I want to talk with you."

Mr. Stevens looked at his employer inquiringly. It was not often he was greeted in this fashion.

"About the Argentine affair, sir?" he asked. "I'll fetch the papers."

"No, I don't wish to trouble about the Argentine affair this morning. I think you told me you were born at Exchequer."

" Yes, sir."

" Do you know the town ; know it well ? "

" Yes, sir, I lived there until I came to you."

" Then you know it intimately ? "

" Very intimately, sir. I was on the *Excheester Examiner* for some time. For four years I was a reporter and afterwards was one of the sub-editors."

" The *Examiner* is not the principal paper of the town, is it ? "

" No, it has had to struggle for an existence during the last few years. I saw there was never any future for it. That was why I left it."

" Then to the failure, or comparative failure of that paper, I owe the privilege of having you as one of my secretaries ? " and George smiled kindly.

" Well, sir, I got to know the Honourable Mark Silsden very well, and—and while I was on the paper I was able to render him some service. He seemed to think I could be a good secretary for a politician, and—and well, sir, you know the rest."

" Yes," replied George, still smiling. " I spoke to Mr. Silsden about the extra work my political work entailed, and of my needs of a capable secretary, and he at once mentioned your name. He did so with reluctance, he said, because by making you my secretary I spoilt a good journalist. Still,

I don't regret what I did, Mr. Stevens. You are a most invaluable secretary. You seem to remember every speech of note during the last few years, and know the details of every political event."

"I love political work, sir."

"And journalism; are you sorry to give it up?"

"Well, sir, I am not sorry to give up my connexion with the *Exchequer Examiner*. Of course, Exchequer is a large midland town, and is politically important. That you know as well as I. But the paper simply drags out a weary existence. No one has any faith in it, and the present proprietors won't put the money into it which is necessary to make it go. You see, the *Signal* is the leading paper there. The political parties are pretty evenly balanced, but the *Signal*, which takes the opposite side, has treble the sale and four times the advertisements of the *Examiner*. Our side always bitterly complained that we have no decent paper."

"And do you think there is room there for two successful papers?"

"Room, sir! Why, three months before I left I laid a scheme before the Managing Director which, if carried out, would have entirely changed the face of things. I told him how its sale could be multi-

plied several times over, and instead of being worked almost at a loss, might make several thousands a year. Of course, it wanted capital, it wanted new machinery, and, if I may say so, new blood."

The young man's pale face flushed with excitement, and his eyes flashed behind his powerful spectacles.

"Tell me why you think this," said George.

"Well, sir, Excheater is a town of three hundred thousand people, and it is the centre of a thickly populated district. The *Signal*, although it does very well, is stodgy, and goes on in a jog-trot way. If the *Examiner* were turned into a ha'penny, with a vigorous, far-seeing editor behind it, who would turn out a light, readable journal, up-to-date in every respect, it would popularize our side in politics, and be one of the biggest things in the newspaper world."

Mr. Stevens was perfectly metamorphosed. He had changed from being a somewhat shy, awkward-looking young man into an eager, wide-awake enthusiast.

"Of course, as you know, Mr. Ringbolt, the late Secretary for Foreign Affairs, is member for Excheater," he added. "Besides, the present Government can't last long, it simply can't, and then when

our side goes in, well, it would come to be looked on as Mr. Ringbolt's paper. You can see what that means."

"Who owns it now?" asked George.

Mr. Stevens mentioned the names of the principal shareholders.

"But they'd be glad to sell out, sir," he added, as he looked meaningly at his employer.

"I dare say," said George drily. "From what you say, it hasn't paid them a penny for years, and is practically a dead weight on their hands."

"But it could be rejuvenated, sir. It has a good old name. It only wants money, and—life."

"That's what most things want, as far as I can see," rejoined George, and then he sat for a few seconds quietly thinking.

"Do you know anything about financing papers, Mr. Stevens?" he asked presently.

"I think so, sir."

"How much money do you think the *Exchequer Examiner* would need to have put into it to make it a success?"

"Twenty thousand pounds, sir, perhaps thirty thousand—that is, to staff it properly, get new machinery, bring everything up to date, and push it."

"Which one might perhaps as well throw into the gutter."

"Of course, sir, everything is a risk, but I believe it could be made a big thing. Why, sir, the *Signal* can't be worth a penny less than £10,000 a year. I know I'd only like the chance of editing it on the lines I have mentioned."

George Tremain laughed. "Your enthusiasm does me good, Mr. Stevens," he said. "Would you mind ringing up three nought two seven, Westminster?"

"Certainly, sir."

A minute or so later George was talking over the telephone.

"Yes, I got your letter," he said. "Oh yes, naturally I have read it through very carefully. What? Oh, I couldn't say off-hand. Will you lunch with me at my club? What time? Say 12.45 sharp, I can be free till two. All right."

George Tremain looked at his watch. "Now for an hour's business," he said.

For the next hour he was busy dictating letters, granting interviews, and talking with his secretaries. Then he went to his club. He was met by an aristocratic-looking man of about fifty years of age, with whom he lunched, after which they found a secluded corner in the smoke-room.

" Well, Tremain, what do you think of it ? " asked his guest as he lit his cigar.

" I don't know, Sir John. I've never touched the newspaper world. It's not in my line."

" I'm not urging it as a financial speculation," said Sir John, " I'm thinking of—other things."

" Yes," said George quietly, and then there was a short silence.

" The truth of it is," said Sir John Bellrose, which was the name of George's guest, " our party is losing ground in Exchequer."

" Yes ? "

" It's no use denying it ; popular feeling is not on our side. From what I can find out the General Election must take place in less than a year, and if we can nobble Exchequer it will be a great thing. Even if we can win three or four seats there it will be of immense benefit. You see the place strikes the keynote of the whole district, and indirectly affects the country. It is the centre of one of the biggest trades of the land. As you know, Ringbolt holds the only seat on our side, and he's shaking in his shoes. If we go back Ringbolt will be made Chancellor of the Exchequer."

" You paint a dark picture."

" The facts are dark. You see, every one reads

the *Signal*; the *Examiner* is nowhere. As a consequence, they have a tremendous pull."

"And yet Excheater used to be all the other way."

"Yes. And do you know who has changed it?"

"No, who?"

"Dixon."

"What, Sir Reginald?"

"Yes. He bought the *Signal* for a song. It used to be on our side, but Dixon changed its politics, and he's changed the fortunes of his party."

"Well?" and George Tremain watched the face of the other closely.

"He risked his money on the *Signal*, and in return his party gave him his title."

"Knighthood, isn't it?"

"Yes. Only a knighthood. I suppose he was terribly disappointed that it wasn't a baronetcy?"

George Tremain was silent.

"I expect I shall have to finance the Oldtowers local rag," he said presently.

"That's nothing," said Sir John.

"No," assented George, "it's not very much. Still, it's not in my way. I've never given much attention to newspaper matters."

"But you could make the *Excheater Examiner* hum if you liked."

"Perhaps I could."

"And if it's bought at once, and made a living thing, it would give our side a tremendous fillip before the election. And I've very little doubt that our side will go back," he added after a pause.

"Yes, I fancy the country as a whole wants a change."

"I'm sure of it."

Again there was a short silence, then Sir John Bellrose said quietly—

"Of course, the man who serves the party in the way I've mentioned will be remembered."

"A knighthood, I suppose?" and there was a tone of contempt in George Tremain's voice.

"Better than that."

"A baronetcy?"

"That at least. Of course, it must largely depend on the man. But we realize that the man who tackled Exchequer in the way I've mentioned must be a rich man, for, as you said while we were at lunch just now, he risks throwing thirty thousand pounds away—perhaps more. Still, it's for the party, and the party must be supported."

George Tremain smoked in silence. He knew what he was contemplating, knew what he was asked to do. He was asked to buy a title; and

although he wanted the honour, his heart was very bitter.

"Of course, our side may not go back," he said presently.

"I think it will."

"Nothing is so uncertain as politics. Even now the Government might do something to make itself popular."

"Unlikely."

"Unlikely things are constantly happening, and the Premier is no fool."

"We can't be in the wilderness for ever, my dear fellow, we simply can't be ; and nothing will be forgotten. Do you remember the last list of honours ? Well, I happen to know that Shorthorn paid thirty thousand to the party funds. He had to wait four years, too. Of course, some get honours for service in one way, and some in another. I was talking about you the other day to —, and he was saying that he knew of no career that equalled yours. Why, man, nothing is impossible to you. You are only a very young man, and so a year or two's waiting will be nothing. And I tell you the whole party will bless the man who'll do something for Ex-chester."

George looked at his watch. "I must be going,

Sir John," he said. " I find I have an appointment in a few minutes.'

" When shall we meet again ? " asked Sir John.

" Three days from now if you like."

" Look here. Come and dine at my house. I will ask a few of the leading men on our side to meet you."

" I shall be delighted."

" And in the meanwhile you will think over the matter of Excheſter ? "

" Yes. I'll think it over."

" Oh, by the way, I think I ought to tell you ; another man has offered to take over the *Examiner*," said Sir John, as they stood on the steps of the club.

" Indeed ? "

" Yes. Ringbolt was telling me about it only yesterday. But he does not like the man."

" Who is he ? "

" A Jew," and Sir John Bellrose spoke somewhat contemptuously.

" Personally I have no prejudice against Jews," said George. " I know several who are among the straightest men in London. It has become the thing to malign them, but speaking as I find, they are quite as honourable as—other people. Of

course, there are two classes among them ; the desirable ones, and the other sort."

" This fellow belongs to the other sort ; and when you have said that, you have said everything. You may be right about Jews ; there are doubtless many straight, honourable men among them ; but there's nothing under heaven worse than the shady members of the Semitic race. And this fellow belongs to——" and Sir John shrugged his shoulders.

" What is his name ? "

" Lazarus."

George lifted his eyebrows.

" Ah, I see you know him. A fellow who would sell his mother for a good bargain. Very likely, if we don't take him on, he'll offer himself to the other side. Still, we need his money, and he has a plenty of it."

" Rather awkward fix," remarked George drily. " Well, I must be off. I'll see you on Thursday."

" Right. By the way, I've heard nothing about the date of your wedding. I thought you would have been a happy man ere this."

" Oh, that'll come on in due time," laughed George. " You shall have good notice."

He jumped into a taxicab, and was taken quickly back to his offices. There was an unpleasant look

in his eyes. He was thinking deeply of the latter part of his conversation with Sir John Bellrose. It had been arranged that his wedding should take place soon after the engagement was made, but somehow the date had never been definitely fixed, and now several months had passed away since the evening on which Winifred Dresden had promised to be his wife.

"It's like going to see an icicle," he reflected. "She cares no more about me than if——" and then he sighed deeply.

When he reached his office he threw himself into an arm-chair, and refused to see any one.

"I want to be alone," he said when he was told of the people who wanted to see him. "I'll let you know when I am ready."

He took the advertisement, and the articles which Mr. Felix Lazarus had left him, and read them carefully.

"I've a good mind to tell him to go to the devil," he thought to himself. "It is a case of pure blackmail. The man ought to be exposed, and brought to justice."

Then he sighed deeply.

"But I am afraid I must do the fellow's bidding," he went on. "I have lost a good deal of money

lately, and while everything is all right with me, I can't afford to have this matter damned at its birth. Besides there are certain phases of the business which I don't want to be made public. It would start all sorts of gossip, and prejudice—well, other things. Besides, it would be like honey in the mouths of the other side at Oldtowers. They would be sure to make capital out of it, and I should be spoken of as a—a——”

But he did not give a name to the thought in his mind. Perhaps it was too unpleasant.

“Then there's this title business, as well as my hopes of some sort of under-secretaryship when—when the party, whose fortunes I have made my own comes back to power. It will never do to have any sort of scandal. If I let Lazarus print this thing, it will prejudice my future career.”

He started up and began to walk around the room.

“I've a good mind to chuck it—to chuck everything,” he muttered. “Why need I to bother? I have made more than I shall ever need. I could buy an estate and get married——”

He stopped suddenly as though some one had struck him.

“But Winifred would die of *ennui*, if she were

only the wife of a country squire," he reflected. "I must remember our bargain. I told her that she should be the wife, not only of a rich man, but of one who should take his place among the leading politicians. All sorts of promises have been made to me if I win Oldtowers, and—oh yes, I must go on. I can't turn back. Besides, I must see these schemes through. Half of them would come to grief if I took my hands from them. Yes, I must see them through. If I hadn't pledged myself to Winitred, I might have—but what's the use? I've lost Mary. She has become engaged to Ackroyd, and will soon be married, I suppose. My word, if—if only Mary were to be my wife I should—but—but—my God, I'm paying the price—yes, I'm paying the price!"

He went to the telephone, and asked for the number of Mr. Felix Lazarus.

"I find I cannot accept your terms, Mr. Lazarus," he said when presently that gentleman spoke to him.

"No? that is a great pity, Mr. Tremain," said the Jew drily. "But I asked a very moderate price."

"Well, I cannot afford it."

"You afford!" laughed the other. "That is a good joke, Mr. Tremain."

"I am not joking, I can assure you. If I am to

pay the sum you mentioned, I must have not only the I——affair advertised, but I shall require two other articles devoted to matters I am interested in."

"Of course, if I can oblige you, I shall be delighted, but what matters do you mean?"

"I cannot tell you now; but if you like to come over here in an hour's time, I can discuss them with you. The I——business is scarcely worth bothering about, but the other things are really important."

"I wonder if I've put him off the scent?" he reflected as he hung up the receiver. "Of course, it would never do for me to seem to let him have his way. It would be as good as admitting the truth of what he hinted."

"I must be careful, very careful," said Mr. Felix Lazarus, as for the second time he made his way to Tremain's office. "But I don't think he'll get over me. If it comes to matching wits, I think I shall be level with the young upstart, clever as he is."

That evening George Tremain received a letter from the Marquis of Dresden.

"We are spending the week-end at Dresden, my dear boy," wrote the Marquis, "and both Winifred and I are anxious that you should come down. She would have written you, but she is very much pressed

just now, and has asked me to express the hope that nothing will stand in the way of your coming. Will you motor down, or what? If you decide to come by train, let me know the time you intend to arrive, and I will see that you are met at the station.

“Yours affectionately,

“DRESDEN.”

“I’ve a good mind not to go,” cried the young man as he threw the letter on the floor. “He seems to think he can order me as though I were his groom!”

He picked up the letter and read it again and then laughed bitterly.

“We’ve been engaged a little over six months,” he thought, “and I have not seen my fiancée for six weeks. It is a fortnight since I heard from her, and she’s too busy to send me a line. Of course, she cares no more about me than she cares about her spaniel. The whole thing is an arrangement, a bargain. I am buying her just as I’m buying that article of Lazarus, just as I am contemplating buying a title. Oh, the hollowness of the whole business! I wonder if Pilken wasn’t right after all? Still, I must see the thing through now, and it may not be as bad as I think.”

On the following Saturday evening he was met

at the station by the Marquis of Dresden's new motor-car. Tremain smiled bitterly as he saw it.

"I wonder what Mary Trefry is doing now?" he asked himself as he saw the light of the great house.

CHAPTER XIV

BARGAINING

"WELL, my dear boy," said the Marquis after dinner that night, "and how are things going with you?"

"Oh, all right," said George quietly, as he lit his cigar, "they seem to be going all right with you, too."

"How's that?"

"I see you have a new motor-car."

"Yes. I think I made a bargain. A twelve hundred pound 'Mercedes' for nine hundred and fifty. That's not bad, eh? How do you think she ran?"

"Oh, very well," and George smiled.

"Oh, yes," said the Marquis noting the smile, "I see what you are thinking about. Yes, those little things have turned out very well. Thank you very much. But it was for Winifred I

bought it. She's very fond of motoring, and—and you've been very busy lately."

"Yes, I've been very busy."

"And you've got one or two big things on, I hear."

"Indeed."

"Yes, I had that paper belonging to that lot of Jew fellows sent to me."

"Which is that? So many of the papers are owned by Jews."

"Oh, the one containing the advertisement of your I——thing, and that leading article. You had to pay a high price for that, eh?"

"I don't remember the exact amount."

"I'll warrant it was a big sum. Still, most things worth having have to be paid pretty dearly for."

"Yes," replied George a little bitterly, "as well as things that aren't!"

The Marquis eyed the young man uneasily. He did not quite like the tone of his voice.

"Aren't things going well with you, my dear boy?" he asked for the second time.

"Oh, yes."

"Of course, you've come one or two croppers?"

"Nothing worth speaking of."

The Marquis could not help admiring his pros-

pective son-in-law. After all, he was a striking-looking fellow, and his career had been simply phenomenal. It is true he had heard certain rumours which had made him somewhat uneasy, but the article he had read that very day had reassured him. From all he could find out, George would make a very large amount by the affair which had been discussed in the article he had mentioned, so large that his losses were mere bagatelle. It is true the young man's demeanour had changed towards him lately, and had not been so deferential as it was years before. Still, allowance must be made for a man who could make money so easily as the young financier; moreover, he could not afford to offend him. It is true he had not been able to pay off his debts, but he had been able to keep the wolf from the door, and also to surround himself with certain luxuries which were at one time impossible to him.

He had written to George, urging him to come and see him that week end, because he wanted, as he declared, to "bring matters to a head." His daughter's engagement had been announced some months now, and the world in which he lived naturally expected the marriage to take place. It is true it was owing to Lady Winifred's wish that

the wedding had been postponed so long, but as far as he could see the young man had been by no means chagrined at the delay. He called to mind the financial arrangements which had been made between them, and he was anxious that the wedding should take place, so that he might be freed from certain financial burdens which had for a long time been worrying him.

"I have just been having a chat with my lawyers," he remarked presently.

"Indeed?"

"Yes, they came up from town especially."

George was silent.

"The truth is," said the Marquis somewhat uneasily, "I have decided to pay off a few mortgages. I borrowed money at a fearful rate of interest—at a time when things were bad with me, in fact—and I am anxious to be freed from them."

"What interest are you paying?"

The Marquis told him, upon which George lifted his eyebrows.

"Yes, I know, I know, my dear boy. But as I said, I was in a bad way, and I simply *had* to do it. Of course, since I've known you—well, things have been better with me. But this money has to be paid, and it's like throwing money into a well."

"I'm very glad you have decided to pay the fellows off," replied George. "Such a rate of interest is simply ruinous. But you need a pretty big sum."

"Yes, my dear George, I do; but think of the burden it will lift from my shoulders. It will make all the difference to me."

"I should think so, indeed."

"The truth is, I wish the lawyer fellows could have stayed until you came," went on the Marquis after an awkward silence. "They would have been able to explain the position. You see, I am not a business man, I was never trained to it."

"I should judge not," replied George drily.

"But you are, my dear George, and I think you can help me greatly."

"I hardly see how you can need my help," replied George. "Everything is straightforward. You are so much better off that you have decided to pay off certain mortgages. A very laudable determination. All you have to do is to pay the money."

"Ah, but there's the difficulty, I haven't the money."

"No? That's rather awkward. For, excuse me, but if you haven't got the money, I don't see

how the mortgages are to be paid. In the city there seems to be a sort of prejudice in favour of having a balance at your bankers before your cheques are any good."

"Not always, my dear boy, not always," replied the older man with an uneasy laugh. "You know that, eh?"

George looked very grave. "No," he replied quietly, "as far as my experience goes, debts have to be paid with money, or with money's equivalent."

"I suppose you don't care about buying those Peru shares of mine?"

George shook his head. "I don't buy shares," he said, "I sell them. Why not ask the money-lenders to take them in place of your deeds?"

The Marquis looked at his prospective son-in-law angrily. He was disappointed at not finding him in a more tractable mood, and he found the task of broaching the subject to which he had been trying to lead the conversation more difficult than he had imagined. Besides, although he treated George in a very familiar fashion, he always had the feeling in talking with him that he was dealing with an inferior. George was not of his own class, he was a parvenu, and although he received him into his house as a social equal, he could not help recollect-

ing that he would not have done so from choice. It was only necessity which had compelled him to admit this commoner into the bosom of his family. Therefore, he looked upon it as a matter of right, even although he owed his present comparatively easy financial position to the young financier, that he should be treated with a certain amount of deference, which was due from George to him. And George had been curt and almost rude. He had paid no attention to the hints which had been thrown out.

The truth was the young man was disappointed and heart-sore. Lady Winifred had not met him at the station, she had not appeared until he had been in the house more than an hour, her greeting was of the coldest nature, and although she had sat beside him at dinner, her conversation had been most chilling. To one of George Tremain's upbringing this was anything but satisfying. He admired his promised wife, he had persuaded himself that he loved her, and he longed for some assurance to prove that the words Lady Maurice had spoken to him was false. He knew that all demonstration of affection was regarded by the world in which Lady Winifred lived as something only indulged in by the middle and lower classes, neverthe-

less, he longed for it more than words could say. Hence her careless greeting, and her apparent indifference to his desires disappointed him, embittered, saddened him.

"Let's see," said the Marquis presently, "how long have you and Winifred been engaged?"

"Six months."

"Six months, eh! How time does fly. I had imagined you would have been married before this."

"It has not been my fault."

"No, no, I know, my dear boy. But we must make allowances for women. There are no known laws by which they can be judged. I remember my own dear wife. She changed the date of the wedding a dozen times before it was finally settled. However, from what I can hear, Winifred's mind is now made up."

"Yes?" said George, looking up eagerly.

"Yes, she was saying only to-day that she thought she would like to be married in the spring."

George was silent. Again he was wounded that he had said nothing to him about it.

"Who was the man here to dinner to-night?"

"Which man do you mean, George?"

"Morpeth, Lord Morpeth."

"Don't you know? Why, he belongs to one

of the oldest families in England. Surely you've heard of him."

"Oh yes, I remember now. He had some trouble with money-lenders some time ago." George felt very bitter:

"Yes—you see, he's not rich, and he got into difficulties rather suddenly and——"

"The old story, I suppose. I thought Winifred and he got on very well."

"She's known him all her life. You see, he's an old friend of the family. They were boy and girl together. But to come back to your wedding."

"Yes," replied George.

"As I said, it's practically settled for next spring."

"Winifred has said nothing to me about it."

"Maidenly modesty, my dear boy. As I said, you cannot judge women. By the way, that time will be agreeable to you, I suppose? Your affairs are all right?"

"Perfectly."

"That's right. You remember what our lawyer fellows arranged, George?"

"About what?"

"The financial side of the question my dear boy."

"Yes," and George's heart became very hard as he spoke.

"It was awfully good and generous of you. I could scarcely sleep the night after I read the agreements. Ah, my boy, it shows that greatness of soul is not confined to what is called the aristocracy of the land."

"I do not quite understand."

"Well, many men would have lost their heads at such phenomenal success as yours; they would have grown purse-proud, and all that sort of thing. But you—well, I needn't enlarge on that. Those agreements did you credit, my boy, and I felt thankful for you. Felt thankful that it was a—a love match. You may belong to the common people, but——"

"I beg your pardon," said George quickly

"Oh, no offence of course, but——"

"I beg your pardon," repeated George. "But as it happened, I was not born of common people. My father and mother were and are the most perfect aristocrats I have ever known. I never realized it so much as since—since I have known people who indirectly boast of their—aristocracy."

There was a red tinge on his cheek and fire in his eyes as he spoke, which the Marquis was not slow in noticing. Although he would not confess it, he felt rather afraid of the young man who was

looking so intently at him, and he knew he had made a mistake. This man whom he called a commoner had a pride as great as his own, and would not be patronized. Moreover, he had not yet gained what was in his heart, and he had to be careful. He suppressed his anger, therefore, and went on—

“ I can quite believe you. I have never had the pleasure of meeting them yet, but I hope on the wedding day—that is—we shall become acquainted. But as I was saying, George, you were very generous, and as it happens, I need to take advantage of your generosity, my lad. I told you just now about my desire to redeem those mortgages—you remember ? ”

“ Yes,” replied George, “ I remember.”

“ Well, my lad, I was thinking you might just allow me to anticipate matters somewhat. It would save me a lot of money, if you could just instruct your lawyers to deal with these mortgages now, instead of letting them stand over until next spring.”

“ Or perhaps later, if anything should happen to make Winifred alter her mind again,” suggested George.

“ Oh, I don’t think we need consider that,” replied the Marquis blandly.

"Perhaps not," replied George, rising. "I am glad you think of paying off your mortgages, Marquis, and——"

"Of course, you will be eventually benefited, George."

"Exactly," replied George. "I will go and have a talk with Winifred right away, and I will urge her to fix an early date for the marriage. So glad to have had this talk with you."

"I don't understand him," reflected the Marquis when he had left the room. "He seems to be perfectly right on money matters, but I don't like the rumours I have heard. I—I wanted to get the pesky things settled right away, and then I could have put off the wedding—till—till I wanted."

He poured out a glass of wine, and drank it slowly.

"That's the worst of these parvenus," he went on, "especially clever ones like Tremain. He can't do the gentlemanly thing, and trust to one's honour about the rest. I am sorry Winifred is marrying out of her own class, but—but it must be—worse luck."

As for George Tremain, he went in search of Winifred. He found her at length in the billiard-room, where she was playing billiards with Viscount Morpeth. Or to be perfectly truthful, they were

not playing when he entered the room, but standing close together at the end of the table resting on their cues, and talking eagerly.

Of course, he did not hear their conversation, at least, only the words the man was uttering as he opened the door.

"Oh, curse it, Winnie, if only——" and that was all. When they saw him Morpeth coolly turned to the table and made a thirty break.

"That makes the game," he said when he had finished, "would you like another?"

"No. I don't care about playing any more," replied Lady Winifred.

"You like a game, Tremain?" drawled Lord Morpeth in a familiar and somewhat insolent manner. Evidently he was annoyed at being disturbed in his *tête-à-tête*.

"No thank you, my gifts don't lie in that direction he replied, then he turned to his *fiancée*.

"I should like a chat, if you have the time to spare me, Winifred," he said, "Do you think you could give me a few minutes?"

"Oh, certainly," she replied; but although she spoke quickly, almost eagerly, in fact, the young man's heart became heavy.

"I'll go and see if I can get a hand of bridge

somewhere," said Lord Morpeth. "Perhaps you'll join us presently?" And George Tremain noticed the interchange of glances.

"Sit down, will you?" he said, pointing to one of the lounge chairs in the room.

She sat down without a word. Her cheeks were slightly flushed.

"Winifred," went on George. "When are we going to get married?"

He put the question bluntly, coldly; but he did not feel in the humour for many words.

"Surely there's no need for hurry, is there?"

"Our engagement was announced last May," he urged.

"Yes, I know, but as we've allowed the summer to pass——"

"Not through my wish," he interrupted.

"No, but—but really, I did not wish an early marriage. Well, as autumn has now come, I think we had better wait till spring. Besides——"

"Yes?" he queried, as she paused. "Besides what?"

"You know—that is our arrangement."

"What arrangement?"

"Don't make me say unpleasant things—you understand?"

"No, I don't."

"Well, you know I am—ambitious."

"Oh, I see. Well, I am the accepted candidate for Oldtowers."

"Which you may not win."

"Which I shall win."

He spoke quietly, but there was such a suggestion of strength in his words, that they influenced her in spite of herself.

"And then?" she queried.

"Then? Oh, I dined with several members of the late Government on Thursday night"—and he mentioned certain names.

She looked at him eagerly. She realized that Lord Morpeth was a small man compared with the young man to whom she had promised her hand.

"That's interesting," she said, and there was a question in her voice.

"They all seem to think I shall be a very useful man in office, when they come back to power."

"They told you so?"

"They told me so."

"They also suggested a title—on conditions."

"Heavens, George; you are not going to be a city knight, I hope. Don't stoop so low as that."

"No, they did not suggest a knighthood."

"I'm glad of that. A baronetcy, I suppose. I expect you are paying a big price"—and there was an insult in her voice.

"It will cost me thirty thousand pounds—perhaps more," he replied, slowly and distinctly.

"How interesting."

"Very. These bought things smack so of vulgarity, don't they?"

She did not speak, but she lifted her eyebrows slightly. George Tremain noticed it, and his heart became very hard.

"Still, money is very useful. For example, your father suggested that I should pay off some of his mortgages just now." He was very angry, or he would not have said this. Moreover, now that he was aroused, although he spoke very quietly, he determined to discuss other matters.

"I have been wondering, Winifred, if you are rather tired of me."

A fear came into her heart. She had never heard this tone in his voice before, and she reflected that she could not afford to anger him. She also had talked with her father that day, and although things had been said to make her angry, she had no desire to break off her engagement. Nay, rather, although she had no love for him, she more than ever felt

the necessity of marrying him. For Lady Winifred had considered everything carefully, and her mind was essentially of a practical order. It was years since she had given up all thought of marrying Lord Morpeth. Of course, she had been very fond of him as a girl, and poor spendthrift though he was, would have in her foolish youth linked her fate to his. But she had seen the wisdom of her father's views since then ; and she was thankful that he had stood firm. Naturally, she had professed to be very bitter about it ; but she knew very well that if she had married him, her life would have been one long misery. She had the tastes of her class, and she hated poverty. And Morpeth was poor, and he was far from clever. Of course, if he had had sufficient wealth to keep up his position, everything might have been different ; but he had not. She knew too that she was no longer a girl, and that in a few years many of her personal charms would be gone. Besides, she was proud of the Dresden estates, and longed to see them unencumbered. When George Tremain appeared, therefore, and her father spoke of him as a financial genius, she was, in spite of her protests, not at all averse to the idea of bestowing her smiles upon him, and, if the truth must be told, was disappointed

at his long delay in seeking her hand in marriage.

She did not love him. She did not even pretend to, but she was proud of him. It was true he was a commoner, but he was far from a clown; and she had noted with satisfaction that men belonging to her own class looked small and common beside him.

And yet she was constantly galled with the thought that she was looked upon by her acquaintances as one who was marrying a parvenu because of his money, that she was the price which her father was paying in order to have his debts paid. This thought had kept her from consenting to an early marriage, and it had made her somewhat ungracious to George himself. Besides, after the engagement had been announced, she thought rather of the disadvantages, than of the advantages, of the engagement. Indeed, when Morpeth had appeared that day, many memories of olden days were aroused, and she had listened to his love-making in the billiard room with more willingness than a betrothed woman ought.

Now, however, when George had asked his plain, blunt question, she was frightened. What did he mean by it? Did he mean to offer her liberty? The thought was not pleasant. If her engagement

were broken, it would not only be the talk of her world, but would blight her chances for ever. But more than that, George never seemed so desirable as now. It was true she would never have thought of marrying him had he not been a very rich man, but she could not help realizing that he was infinitely superior to the man she had once thought herself in love with. He was cast in a larger mould; he had a stronger personality; indeed, put them side by side anywhere, and Morpeth would have been taken as the commoner, and Tremain as the aristocrat. Then she was pleased about his being practically offered office if the party to which her father belonged came back to power. For of his ability there could be no two opinions, and she quite endorsed her father's opinion that nothing could keep him from rising to a high position in the State.

"I do not quite understand you," she said, in reply to his question.

"And yet I spoke plainly," he replied quietly. "I asked you whether you had grown tired of me."

"Why should you think of such a thing?"

"Because you have shown no desire to see me. You have taken no trouble to answer my letters, and your greeting this evening was as cold as an icicle."

" You do not expect us to act like—a—couple of shop assistants ? " she said.

" I scarcely understand the allusion," he replied. " As far as I know, shop assistants in the main behave decorously and correctly. But I would have you understand this, Winifred. Marriage without affection is hell, at least, that is my view of it, although I am given to understand that among many people love is not regarded as a necessary concomitant of marriage life. If, therefore, you have ceased to care for me, if you have grown tired of me I should be glad if you would tell me."

Lady Winifred's mind was quickly made up. She could not afford to lose this man ; her pride, her interests demanded that she should not.

" And—and do you care ? " she asked. There was a tremor in her voice, and George thought he saw her eyelids quiver.

" Of course I do," he cried eagerly. " Whatever made you think of such a thing ? "

" Because—I was afraid—you were getting tired of me."

She did it very prettily, and George thought her voice vibrated with sincerity. For the moment she cast the spell of her early charm upon him. Again

he realized that she bore one of the oldest names in England, and that she was a great lady.

"And did you care?" he asked. The earnest tones caused even her heart to vibrate with a joy she could scarcely understand.

"Of course I cared—George," she replied. "Every woman likes to be first, and I was afraid that you were more interested in your great financial schemes, and in your future career, than——"

"Than what?" he asked. There was a new light in his eyes, a light of hope, of joy.

"Than of a poor lone girl called Winifred Dresden," she half whispered.

"You mean that?" he cried holding out both hands.

She rose from her chair as he spoke, and stood by his side. She was a tall stately woman, almost as tall as he.

"Should I have promised to be your wife, if I did not mean it—and more?" she asked.

He put his arm around her waist and kissed her; he had not felt so happy since his engagement. So great was her charm that for the moment he felt sure that she loved him.

"Only one more, George," she said presently, "or I shall begin to think——"

"What?" he asked.

"That you are fond of acting like a draper's assistant."

"I am," he said with a laugh.

When the Marquis of Dresden went to bed that night, there was a look of satisfaction on his face.

"I am glad Winifred decided to be sensible," he reflected. "I really believe she was inclined to be awkward. But she has not only been sensible, she has been clever, and as a result I have got my way about those mortgages. I must communicate with my lawyers at once."

But George Tremain was troubled in spite of everything. For hours he lay awake, thinking not only of Lady Winifred's altered behaviour, but of her cold indifference towards him for the past months. What had caused this sudden change of demeanour? And then awkward, cruel questions kept urging themselves upon him.

By-and-by, when he fell asleep, he was troubled by strange dreams. He thought he was a boy again, and was in his little room in the old St. Tidy house. As he lay alone there his mother came to him with a sad, haunted look in her eyes.

"Mother," he said, "what is the matter?"

"Mary Trefry," she replied.

" Mary," he cried ; " what of her ? "

" She is lost," was the reply.

A great pain shot through his heart, a pain so great that he woke. He found himself sobbing, and his eyes were wet with tears.

CHAPTER XV

RUMOURS

GEORGE TREMAIN'S wedding did not take place in the following spring, in spite of the fact that both Lady Winifred and her father had spoken of it as a suitable time.

No one seemed to know the reason for this, not even George himself. George asked the Marquis his reason for the postponement, but he got no satisfactory reply. Not that George grieved. In a sense he felt relieved when he knew that a considerable time must pass before he would take his marriage vows, especially as his financial schemes became very exacting.

The Marquis did not postpone the wedding, however, without great consideration. Although he professed to have no knowledge of business himself, he spent a great deal of time studying financial questions. Moreover, he made a special point of

being friendly with well-known financiers, and it was immediately after a long conversation with a German Jew, Klein by name, that he spoke of a possible delay of the wedding.

After this he was often seen in the City of London, wearing an anxious look.

Presently there were hints in financial circles that "Young Napoleon's schemes were not doing very well," and men watched George Tremain's face with a great deal of curiosity. After this it was rumoured that "young Midas was not invulnerable, after all."

One day, some time after the events mentioned in the last chapter, the Marquis called at the offices of Sir William Pilken.

"Pilken," he said, "you are an honourable man, and there is no one on whose word I depend so much as on yours."

"Whenever I need a testimonial, Marquis," said the financier, "I shall certainly apply to you."

"And you shall get it, Pilken," replied the other pompously, "although, Heaven knows, your word carries far more weight than mine. Mind you, I don't object; I'm enough of a Radical for that."

"Well, what is it?" asked Sir William.

"Ah, that is just like you. You never like

preambles; you want to get at the heart of a man straight away."

"I'm a very busy man," said Sir William.

"And yet you needn't be. Old Schwartz was telling me only yesterday that——"

"Never mind what old Schwartz told you, Marquis. You didn't come to speak to me about that. What is it?"

"Have you seen young Tremain lately?" asked, the Marquis after an awkward pause.

"Perhaps a week ago."

"Well?"

"Well?" and Sir William's face was as expressionless as that of the Sphinx.

"You know what I want to know, and you know everything."

"That's the first time I was ever accused of omniscience."

"You know what I mean. You are the Colossus of the financial world; you have your finger on the pulse of the whole thing."

"Well, what then?"

"You know what is in my mind. Tremain is engaged to marry my daughter. Quite frankly and between ourselves, I can't afford uncertainties. Is he sound? Is he safe?"

"Who is sound? Who is safe?" asked Sir William.

"I appeal to you as a friend, Pilken. Tell me."

Sir William Pilken sat for a few seconds looking at the blotting-pad before him, without speaking a word.

"Every man in Tremain's position must have his ups and downs," he said presently.

"I know. But how much truth is there in the rumours one hears in financial circles? I am in an awkward position. He is engaged to my daughter, he is the accepted candidate of my cousin Fakenham's borough, his name is associated with mine in a thousand ways, and if he's going to come a cropper——"

"Of course you will shuffle him off."

The Marquis shrugged his shoulders

"Even although you break your daughter's heart," added Sir William with a smile.

"My daughter's future must not be wrecked, sir," replied the Marquis—"no, sir, not for the sake of all the parvenus in the world!"

"But if all this gossip is—mere gossip?" said Sir William drily.

"Then, of course, nothing more need be said."

A hard look came into the financier's eyes. Even

he, man of gold as he was, was disgusted with the unblushing marriage market which they were discussing.

"Why should I trouble to tell this fellow anything?" he said to himself. "It is no business of mine. Besides, they deserve no consideration, these Dresdens. While Tremain is making money, they toady to him; but let him lose it—then he may become a beggar for all they care."

"Come, now, Pilken," continued the Marquis. "We have known each other a good many years, and——"

"You have done very well out of me," interrupted the financier brutally. "You have done well out of Tremain too. For years he has kept your head above water." Through him you are in comparatively affluent circumstances to-day.

"I don't deny it," replied the other. "I felt he was a clever fellow, and——"

"Your affection for him depends on the state of his finances."

"Do be reasonable, Pilken."

"I am very reasonable," replied the Baronet. "Indeed, I am so reasonable that I feel like giving you a piece of my mind. Men of your class are friendly to such as I while it pays you. You come to

me now with flattering words, because you think I can help you. If by chance I lost my money, it would be no more 'My dear Pilken' this, and 'My dear Pilken' that. You wouldn't know me. It's the same with Tremain. While he was spoken of as the young Napoleon of finance, you went around saying that his engagement with your daughter was purely a love-match, and now that there is talk about the young Napoleon being sent to St. Helena, you——"

"But what can I do?" said the other. "Don't you see my position? I daren't allow Winifred to marry a poor man. Think of my financial position. I—I tell you I've been building a good deal on this, and my case is serious."

The financier looked at the other steadily for several seconds. He was evidently carefully weighing what to say.

"Marquis," he said presently, "don't be in too great a hurry. It is true Tremain has hit upon several failures, and has been bitten badly; but, as I told you years ago, he is a financial genius. The young Napoleon won't stay in St Helena long."

"Thank you, Pilken. That is your candid opinion, isn't it? As you know, I always liked Tremain, and of course his success has been phenomenal.

You think he will weather through and come out of everything triumphantly ? ”

“ He can,” replied Sir William.

“ He can ? What do you mean, my dear fellow ? ”

“ Just what I say. But I don’t say he will.”

“ Bless my soul, my dear fellow, do be frank with me ! ”

“ Marquis,” said Sir William, “ you admire men of honour, don’t you ? ”

“ The Dresden crest is well known,” replied the Marquis grandiloquently—“ ‘ Honour before all things.’ ”

“ Then I believe Tremain to be a man of honour, that is as far as business is concerned, plus extraordinary abilities and power to get on. I have no more to say, and you can make what you like out of what I have said.”

“ But—but, my dear Pilken—— ”

“ I am very busy, and if you want to know more, why don’t you go and ask him ? ”

The Marquis hesitated a few seconds, then he said :

“ Thank you, Pilken ; “ I will.”

There was an uncomfortable look in his eyes, however, as he wended his way to George’s offices. The truth was, the Marquis was afraid of Tremain. Young as he was, there was something in his

demeanour which kept the proud old aristocrat at bay. Still, he kept to his resolution, and at length found his way to George's offices.

Whatever might be the gossip in business circles, there was no appearance of failure or distress here. Prosperity seemed to abound everywhere. The fittings of the offices were rich and solid. Clerks were busily engaged at their various desks, the click of typewriters was constantly heard, and everything suggested prosperity.

"I wish to see Mr. Tremain," and the Marquis gave his card to a well-dressed young fellow.

"He has a number of people waiting to get a word with him," said the clerk, "but no doubt he will see you, my lord."

He left him as he spoke, and in a few minutes returned.

"Will you come to Mr. Tremain's room?" he said.

The Marquis followed the clerk, and presently found himself in a luxuriously furnished room. He felt like reproaching himself as he entered. The young man who sat at his desk, and who was calmly dealing with great enterprises, looked so strong, so confident, that the rumours which he had so constantly heard seemed to become as nothing.

"Are you in a great hurry, Marquis?" said George quietly.

"No, I am not pressed for time."

"Then would you mind my dealing with a few matters? Here's to-day's *Times*."

Hiding his face behind the newspaper, the Marquis watched and listened, and as he did so, he wondered. The young man who had come to London only a few years before, unknown and poor, was now a tremendous power. He had never felt it as he felt it now. One man after another sought audience with him, gave their reports and asked for his guidance, but in no instance did he seem flurried or dismayed. He seemed to see into the heart of a situation in an instant, and his judgments were quick and far-reaching. Everything appeared to be governed with the regularity and precision of clock-work. Nothing seemed to disturb him. More than once, while in the midst of dictating important letters, the telephone bell at his side would ring, but his conversation on the telephone, no matter how important, never seemed to break the thread of his thoughts; he would return to the letter as though he were undisturbed.

One remark he made impressed the Marquis tremendously.

"I find," said George to his private secretary, "that Schweitzerhof & Co. claim £10,000?"

"Yes, sir, but I don't think they can substantiate the claim. £5,000 would cover it."

"Let me see their papers."

The man immediately produced them.

George scanned them quickly, and then thought for a few seconds.

"Make out a cheque for £10,000," he said.

"He deals with thousands as though they were sixpence," thought the Marquis.

"And now, Marquis," said George presently, "what can I do for you?"

"I want five minutes' private chat," replied the other. The clerks and secretary left the office immediately.

"What is it?" asked George.

"There are nasty rumours afloat," said the Marquis.

"Yes, what are they?"

"That things are bad with you, that you've been bitten badly, that your schemes are turning out failures, and—and that——"

"Well, go on," said George as the other hesitated.

"You see"—and the Marquis wriggled in his chair—"of course you are a wonderful fellow—a

miracle, in fact, and I pay but little heed to—to——
But think, say, of Blacketer-Whitten."

"Yes, what of him?"

"He went up almost as quickly as you, and owned several fine estates, but—well, you know how he ended."

"Yes, he ended by shooting himself. He made millions and lost them."

"He ruined hundreds of people, and he dragged honoured names in the mire."

"And you are afraid that I shall end in the same way."

"I heard that you dropped £30,000 over the Argentine affair."

"Well, what then? Did any one but I lose money?"

"No, but——"

"But what?"

The young man spoke quite coolly, but the Marquis shrunk before his gaze.

"I—I think I have a right to know the truth," he stammered presently.

"Then let me tell you this," said George. "I shall never become another Blacketer-Whitten. No one will ever lose money through me."

"That's hardly a straight answer, is it?"

"What can be straighter?"

"But at least you owe me—that is——"

"What?" asked George. "Are you a penny poorer because of me?"

"No. Of course it is all the other way, but——"

"I am afraid you will have to be content with what I have told you," said George, "and I'm very busy."

The Marquis tried to be satisfied, but he was not. He believed in his prospective son-in-law, and yet he had doubts, especially when financiers told him of one after another of George's schemes which turned out failures.

"But he has a pig thing on now," said old Aaron Zimmermann some time after the interview with George. "It is vun of the piggest and cleverest things I ever heard of. If he pulls it through, he will make a mint of moneys. And he have done it so cleverly, too. I tink he stands to gain, whoever loses."

"Ah, Mr. Zimmermann," cried the Marquis, "tell me!"

For a long time he could not understand Aaron Zimmermann's explanations, and when at length they became clear, he cried out: "That is tremendous. But is he not going close to the line? What

if he fails? Will it not be a Blacketer-Whitten affair over again?"

"Ah, no, George is too clever for that; he has made himself safe."

"But what will people say?"

The old Jew shrugged his shoulders.

"He is a speculator, and speculators haf always a bad name. But what then? It is pizness, and people forget and forgif if he make a million."

"And will he carry it through?"

"He is clever enough for anything. Besides, he haf need to make this thing a success. He haf been badly hit, and he must make a big haul, or he go under. But he haf done well. He haf got some of the best names in England to back him, and I think he go through."

"And if he does?"

"Ah, then—then—," and the old Jew laughed, "why he will be the piggēst man in all London."

And so men talked about the man whom many called the young Napoleon of finance. His career had been like that of many a gambler. At first he had gained prodigiously. Everything he touched turned to gold, and every scheme triumphed. Then came reverses, and they were many. Indeed, at

the time when the Marquis paid him his visit, George began to feel the insecurity of the ground under his feet. Why it was, he could not tell, but his judgment seemed at fault, while the enemies he had made worked for his downfall.

Then, as old Aaron Zimmermann had said, he determined to retrieve all he had lost by one big throw of the dice. The thing promised well, and he obtained the support of more than one great name. It was discussed in financial circles as one of the biggest and yet one of the riskiest things that had been floated for years, and feeling ran high in the City. As may be imagined, it was an anxious time for George. It was a gambler's chance, and he staked everything upon it.

The time which Lady Winifred had insisted must elapse before their marriage had long come to an end, but nothing was said about fixing the day for the wedding. The truth was, the Marquis had determined to see how George's great scheme would turn out before settling anything.

"He has not been to see me for more than two months," said Lady Winifred to him one day.

"He's working night and day, my dear. I have been making careful inquiries, and if he succeeds he will be another Rothschild."

" And if he fails ? "

" Then Heaven help us, for I don't know what we can do. In any case, we can't afford to throw him over—yet."

CHAPTER XVI

GOD AND MAMMON

GEORGE TREMAIN entered his office one morning to find among other letters which had been set aside by his secretary as needing his personal attention, one from Mr. Felix Lazarus. A good many months had now elapsed since he had last seen this gentleman, although more than one request for an interview had been made. The truth was, that George was greatly ashamed of himself for having made concessions to the wily Jew in any way. Moreover, he did not believe it had done him any good. Most men were of the same opinion as the Marquis of Dresden. It was believed that he had paid a huge sum for certain articles that had appeared, and it had not added to his reputation as an honourable financier. Besides, as the things which had been lauded to the skies had not turned out successfully, a good many

unpleasant remarks had been made. Of course, George had become pretty well hardened to the gossip in the city, and was, therefore, less influenced by it than he had been in the earlier stages of his career, but he was still sensitive to sneers, especially when those same sneers contained an element of truth. Be that as it may, he had refused all the overtures which Mr. Felix Lazarus had made since the interview recorded in these pages, and was not at all pleased to see his letter lying before him.

It was marked *Personal and very Important* and was couched in the following terms—

“DEAR MR. TREMAIN,—

“I am in a difficult dilemma. Overtures have been made to me, overtures which I do not wish to accept until I have seen you. And yet I cannot afford to ignore them. As they affect you *very vitally*, I wish to urge upon you the necessity of giving me an appointment without a *minute's* delay. I shall remain in my office from ten to one to-morrow in the expectation of hearing from you. Believe me that nothing short of *exceedingly serious reasons* would lead me to write to you in this manner.

“Yours faithfully,

“FELIX LAZARUS.”

George Tremain read the letter three times, noting very carefully the words underlined.

"I expect I know what it means," he reflected. "'Where the carcase is there will the vultures be gathered together,' and some of them think that——"

He sprung to his feet, and shook his fist as if at an imaginary enemy. His eyes were flashing with defiance and determination.

"Some of them think I am down," he laughed; "they talk as though I were a spent force; but I'll let them know. Why, in a month from now I shall be able to laugh at them all."

He began to walk up and down his office, as his habit was when he was excited.

"The mean, miserable hounds," he cried. "While they thought I was making big sums of money they were ready to lick my boots; but directly they knew I [had been badly hit, they began to avoid me. Men whom I saved from ruin quoted Scripture against me. 'They that would be rich fall into many a snare,' they said, but they took care not to refund what they got out of me. On all hands I can see the changes in the manner of the people I meet. They think I'm in a shaky condition, but as soon as my great *coup* becomes known,

I shall have them all back at me again, beslaving with flattering speeches. Still——”

And then he threw himself into his chair and sat for a long time in silence. His face had become haggard. The look of defiance was still in his eyes, but it was sullen, dogged. Those who knew him as a boy down at St. Tidy would scarcely recognize him now.

“ Yes, I’ll see Mr. Lazarus,” he reflected at length. “ I’ll see him immediately, and know what he has to say. On the whole, I’m glad he’s written ; he will be able to tell me pretty correctly what the actual feeling of the City towards me is.”

He went to the telephone, and told the Jew that he could be free in an hour’s time, after which he dealt with the morning’s letters.

Mr. Lazarus was evidently in an uncomfortable frame of mind as he entered George’s offices. Perhaps the air of prosperity which everywhere abounded influenced him in spite of himself. There was no suggestion of anxiety, or difficulty. The clerks were working in a calm and orderly way, while evidently a great deal of business was passing through the office. In addition to this he stood somewhat in awe of the young financier. He instinctively knew that he was not a man to be

trifled with, and that any one who decided to be at cross purposes with him must be assured of his position.

Mr. Lazarus, therefore, adopted his deferential attitude in entering the office. His bullying manners were for quite a different class of man.

"So good of you to see me, Mr. Tremain," he snuffed, "and nothing but the strongest reasons would have made me write as I did."

"Well, let's have your reasons," said George rather curtly. The man made him angry.

"It's no fun, I can assure you, being the editor of a financial paper," he said uneasily, noting the look in George's eyes. "It's but a dog's life at best."

"Then why don't you give it up?"

"Ah, there you are!" cried the Jew. "I'd give it up to-morrow, but we are not all millionaires, Mr. Tremain, and I have to make a living."

"Just so; well, what is this matter which so vitally affects me, and with which I must deal without a minute's delay?"

"What a memory you have to be able to quote my exact words," exclaimed Mr. Lazarus. "But you see, Mr. Tremain, a financial paper must take no sides, it must simply reflect financial facts. It

must have no favouritism, no party, no politics; it simply deals with what actually exists."

"That's all very edifying," replied George, who knew his man, "but I hardly see how it affects me."

"What I mean is, that even friendships have to yield to stress of circumstances. I cannot suppress important news in my paper, nor doctor up news, even if by so doing I could save a friend from ruin."

"Not unless that friend made it worth your while to do so," remarked George dryly.

"Ah, you will have your joke," laughed the Jew; "but I—really, I'm in a curious fix—and—and I always like to oblige a friend if I can."

"Meaning——"

"You, Mr. Tremain, if you will allow me to call you my friend. Of course, you are a great man and far above me, but——"

"Yes, I understand; what is the situation? I haven't time to beat about the bush. Have you another advertisement that you wish me to pay for?"

"No-o," said Mr. Lazarus, "it's the other way, if I may say so."

George gave the Jew, who was fumbling among some papers, a keen glance.

"Let's see it," said the young man.

"I did not write this," said the Jew apologetically; "I never wrote a word of it."

George took a piece of paper from the other's outstretched hand and read it carefully. It was an article on himself. It dealt with his so-called meteoric career, and it gave a history of many of his financial schemes, showing the foundations on which they had been built, and what they meant to the investing public, and what they meant to the author of the schemes. Finally it dealt with his last great venture, the venture on which, like a desperate gambler, he had staked everything.

It was a bitter indictment. The words seemed to be steeped in acid. According to the article, George was a bird of prey waiting to pounce upon any innocent victim that came in his way, one who had endeavoured to build up a huge fortune on the impoverishment of others.

"I did not write it, Mr. Tremain," cried Mr. Lazarus when he had finished, "not a line, not a word of it. It was written—by—by an outsider altogether."

"Yes, I know that," replied George; "and more, I know who wrote it."

"I've never told you."

"No, but the handiwork is easily recognizable. The man has threatened to ruin me, and he's been trying to ruin me for years. I know why he's trying to do it too. I've been before him in several things, and he wants to control something which he cannot touch while I am in the way. He cannot compete with me openly and honestly in business, but he wants to sting me behind my back."

"Of course, you know whether he could substantiate what he says, in case you decided to sue him for libel?" And the beady eyes of the Jew glittered as he spoke.

"What financier in London can afford to have all his affairs brought before a court of law? Of course I could win my case against him if I sued him for libel, but it would not be worth while; the damages would be nothing compared with the actual harm, besides, the most innocent of transactions can be so twisted as to appear fraudulent."

Tremain seemed to be talking to himself rather than to the Jew; and it was evident that he was trying to see through a difficult situation.

"I need mention no names," said the Jew, "but he has me in his power. In fact he could, if he likes, cripple me, ruin me."

There was an honest ring in his voice ; he might be speaking the truth.

" Go on," said George.

" He has offered me a big sum to put it in ; he has threatened to ruin me if I won't."

" And—— ? " queried George.

" I do not like doing it, Mr. Tremain ; you are a greater man, a cleverer man than he, and I look upon you as my friend. I do not want to put it in."

" And so you have come to me to see if there is no way out of it ? "

" That's it."

" Well, what do you suggest ? "

" If you will pay me ——," and he mentioned a large amount, " it will partly recoup me for what I should lose, and enable me to fight him," cried the Jew. " I could then be independent of him, and I could devote my paper to your interests."

For half an hour they talked, discussing matters which can be of but little interest to the general reader, but which were of vast importance, especially to the Jew.

" Well," said Mr. Lazarus at length ; " what are you going to do ? "

" I must have time to think," said the young man ; " call on me in an hour, and I'll tell you."

"The thing will do you terrible harm if it appears."

"Probably. I'll think it out."

When he was gone the young man lay back in his office chair, and reflected. He thought of the past, the present, the future. He saw himself a happy, though ambitious boy in Cornwall, one who loved, and was loved by a pure, good girl; he thought of their simple homely life, of the ideals of the Quaker Meeting-house, of their simple pleasures and uneventful lives. And it was all sweet, and clean; it was unsullied by the dust of the traffic on the world's great highway.

Then came his life in London. He had succeeded. He had more than fulfilled the dreams of his boyhood. But, oh, the price, the price! And still the future lay before him. Yes, he could weather the storms, he could buy silence, ay, he could buy praise, and he could still go on to realize his ambitions. But still, there was the price.

Of course, he was a young man yet, but in a few years his youth would be gone, and in a few years more still, he would have to face eternity. He could not shake off the influence of early training; in spite of all that had happened he was still the child of the Quaker Meeting-house, the Quaker home.

He was utterly disillusioned now about the sweets of riches. Of course, he still longed to be rich, still longed for all that money could buy—but what was it all worth when he had to buy the silence and buy the praise of men like Mr. Lazarus? For that was what it meant. His life as a speculator, a company promoter, had laid him open to all sorts of terrors, of which blackmail was not the worst.

He thought of his hopes, ambitions, ideals, principles as a boy, he thought of the teachings of the New Testament, whose ethics were the standard of his home life, and then he reflected on his daily life.

"The New Testament has to go by the board here in the city," he said to himself; "our God is the god of 'get on'; we worship an image of gold, and we love our god with all our heart and mind."

At the end of an hour Mr. Lazarus came again.

"Well, Mr. Tremain?" he said eagerly.

"You may print the article," said George.

"What!"

"My words were plain."

"But you know what it will mean?"

"Possibly."

"Think of your baronetcy, a possible post under the next government."

George laughed bitterly. "I've paid dear enough for them already," he said. "Great God, man, what is it all worth?"

"But think," cried the Jew, "we are certain to have a General Election during the year, and this will ruin all your chances."

"Let it."

"That's your last word?"

"That's my last word. Whatever else I consent to, I'll not consent to continual blackmail, for that's what your suggestion amounts to."

"Still, I'll fight on," he continued firmly when Mr. Lazarus had gone. "They shall see that I am not to be intimidated by an article in such a paper as that."

Shortly afterwards a bolt came from the murky sky. A leading article appeared in one of Mr. Lazarus' papers on "George Tremain, Company Promoter, Speculator, and Originator of Rotten Financial Schemes." It was terrible in its bitterness and crushing cynicism. It purported to discuss the career of the young financier from an impartial and judicial standpoint. In reality, it was cruel beyond words.

George noticed a strange atmosphere in his offices as he entered them on the morning of its appearance.

Clerks looked at him in a questioning, frightened way ; his secretary was anxious and flurried.

" What's the matter, Brinton ? " asked George.

" Have you read the papers this morning, Mr. Tremain ? "

" What papers ? "

For answer his secretary passed him the paper in which the article appeared, and then left the room without a word. George read and re-read like a man in a dream. Nothing so bitter and so damning had appeared about any financier for years. He had read it before, but it seemed more crushing than ever.

" Let it come—let it come ! " he cried. " The sooner this ghastly suspense comes to an end, even if it means my ruin, the better I shall be pleased. After all, what happiness have I got out of my success ? What have I gained ? I have been petted and flattered by a lot of self-seeking parasites, who would see me die in the streets rather than help me. Yes, I am engaged to be married to the daughter of a marquis, but what will she say to this ? She cares no more for me than for her Japanese spaniel. What have I been the better because of the dizzy height to which I have climbed ? There isn't a lonelier man in London than I, in spite of all the

money I've made! What a fool I've been!"

He sat for some time staring at the article. "Less than twelve months ago," he cried, "this same paper wrote an article about me, lauding me to the skies; and now, because a big price has been paid to them by my enemies, this appears!"

His mind flew back over the year.

"What have I lost?" he cried presently. "I've lost the love of the best girl who ever lived! I sold my chance of having her as my wife for a gilded icicle. I sacrificed my love for a name, a position, for an entrance into Society. Society! The hollowest, the tawdriest, the shabbiest thing under God's skies! I've lost my soul to get that! If I'd succeeded, all would have been well; everything is forgiven the man who succeeds. But now, because it is believed I am going to fail, they turn on me like snarling dogs. But don't I deserve it? I've boasted that I've been an honest financier, and I've never put myself within the power of the law. But is any speculator honest? Have I not been trading on credulity and ignorance? At first I felt miserable about it, but—but—yes, old Pilken was right—I have lost my soul!"

The next day, while he was hard at work in his office, a clerk came to him.

" Please, sir, your father and mother wish to see you."

He started in his chair. " What ? " he cried. The clerk repeated the message.

" Show them in, Crick," he said, " and—and I do not wish to be disturbed."

A minute later, as Mr. and Mrs. Tremain entered the room, George took a step to meet them ; but when he saw the look on his mother's face, he stood still.

" George, George, my boy," cried his mother, " tell me that—that this terrible article is not true ! "

" Many of my plans have failed, mother—that is true," was the only answer he could make.

" I don't mean that. I do not care about the money. There's always a home for you, my boy, but the rest—the attack on your character, the statement that you have been a cruel, pitiless, self-seeking Midas, robbing orphans, cheating widows, and thinking only of your own gain ? What of that ? "

" Mother, let me explain," he said presently.

" There seems no room for explanation," persisted the mother. " Is this what is written about you a lie, or is it true ? "

George was silent.

"And what are you going to do, George?" It was his father who spoke.

"I don't know—yet," replied George. "You are a business man, father, and you can understand. Let me tell you exactly how matters stand."

After that the three sat together for hours talking long and earnestly, and presently, when the old folks left him and went to their hotel, George sat for a long, long time thinking.

CHAPTER XVII

THE PRICE AND THE REWARD

LADY WINIFRED DRESDEN looked steadily at George Tremain, and the light of suppressed anger shone from her eyes.

"Then I don't count?" she said.

"I should not be here if you did not," he replied.

"But you say the law cannot touch you?"

"No, it cannot touch me."

"Then—then you are safe?"

"From the law—yes."

"Thank Heaven, there will be no scandal!"

"No, there will be no scandal—at least, of that sort."

"And—and is your power gone? That is you—you——"

"I am still what is called a rich man," he said.

"Oh, George," she cried, "I am so glad! During the last three months I have scarcely gone any-

where. I've moped as though I—I were a shop-keeper's daughter crossed in love. But if you are still rich, why, then, we can—that is, nothing will make any difference."

"Would it grieve you to lose me?"

"Of course it would, George."

"Do you love me, then? You never tell me so."

"As though I could be demonstrative like a tradesman's daughter! But I've been jealous of your honour, George."

"I am glad for that," replied George. "I've been thinking a good deal about my honour. The fact that I've been troubled about it has relieved me a great deal. It has told me that I have not quite lost my soul."

She did not like the tone of his voice; the look in his eyes made her feel uncomfortable.

"You talk so funnily, George; I don't understand you a bit. Will you explain to me?"

"Yes," replied George, "I came here to do that. I want to tell you about myself. May I?"

"Please do, but don't frighten me."

"I was born with great ambitions," said George presently, "and I was reared with a high sense of honour. I was trained to believe in the New Testa-

ment, to follow the teachings of the Founder of Christianity."

"How interesting!" she said. "As though any one did that nowadays!"

"There are some who do," replied George. "When I came to London, I was true to my ambitions, but I—I sold my soul."

"Does such a thing exist?"

"At first I made a great deal of money. I carried everything before me. I determined to be rich, and I devoted all my powers to that end; I let nothing stand in my way."

"I always admired your cleverness," she said.

"I made enemies, naturally—every successful man does—but you—you promised to marry me, didn't you?"

"Yes, George; and I've had such an awful time these last few weeks. But I'm proud that you've overcome your difficulties."

"Yes, I've had a hard battle," said George, "and the battle has opened my eyes."

"Naturally it would."

"Winifred, I've determined to give up money making," he said.

"But—but——" she interrupted anxiously.

"Listen," he went on. "I have found that I still

have a soul, and that nothing can atone for the loss of it. If—if I went on as I have been going on—well, I should lose it. It is not for me to judge others, but I was brought up a Puritan, and this is how it has come to me. The life I've been living these last few years——” He stopped.

“Don't be silly, George! Tell me what you mean.”

“As a boy,” said George, “I was taught to believe in God. One of my father's favourite passages from the Bible was this: ‘What doth the Lord require of thee but to do justly, to love mercy, and to walk humbly with thy God?’”

“Is that antiquated saying really in the Bible?”

“It may be possible to do justly as a speculator,” said George—“it may be, but it is not possible to love mercy, nor to walk humbly with God—at least, for me. And I am going to give it up. I am going to save my soul.”

The woman shrugged her shoulders, but she watched him narrowly.

“I have been worshipping a strange god these last few years,” he said—“the god of ‘get on.’ I am tired of sacrificing at his altar.”

“But—but what do you mean?” she persisted. “You don't mean to say that——”

" Pardon me," said George, interrupting her. " I want to tell you something. After many reverses I determined to redeem my fortunes by staking everything on one big throw. It's no use my trying to explain to you ; only an expert in financial matters would be able to understand. Enough to say that my scheme jeopardized the name and fortune of one of the most honourable men in England. There were others that I dragged into my net, too. I was determined to save myself regardless of others.'

" Well, you succeeded, didn't you ? "

" I needn't go over what has been so much discussed these last few weeks," he said, " but I so managed things that, in spite of the wreck of the fortunes of others, I am a rich man."

" George, you really are clever, after all. I had begun to have doubts about it. And you say there will be no scandal—the law cannot touch you ? "

" No, the law cannot touch me, but I think I ought to tell you that this big scheme of mine has ruined several people—Lord Densdale, among the rest."

" Densdale ! "

" Yes," replied George quietly, but with a strange look in his eyes. " You know his history. He came to a heavily mortgaged estate ; he was as poor as a

rat, and was anxious to retrieve his fortunes. He trusted me, he gave me his name. I go free—that is, the law cannot touch me—but Densdale is ruined.”

The woman at his side was silent.

“There are others, too,” he went on. “They are not known like Densdale, but they trusted me, and I have beggared them. But I took care of myself. I was clever enough to get out of the thing before the crash came. Unless Densdale can find £20,000 in three days, he will not only be ruined, he will be dishonoured. A stainless name will be dragged in the mud. And it was through no fault of his, except that he trusted me.”

“And you are still rich?” she said.

“Yes, the papers have called me a clever black-guard. I left the rotten ship which I had built and floated. I took care to rob her before I went. I have still enough to pay your father’s debts, still enough to make you a rich woman.”

He uttered the words brutally. It seemed as though he took a delight in blackening his own character.

“I suppose all successful men become rich through the losses of others?” she said presently.

“Many speculators do,” he said.

"But you say you are giving it up?" she sighed.

"Yes. But the question is, what am I to do now?"

"But—but you can do nothing."

"I can give up my plunder. I can save Densdale and the others from dishonour and ruin."

"What will that mean?" she said, and her face was pale to the lips.

"It will mean that I shall be where I was when I started in London, plus several years of experience," he answered.

"You will be a beggar?"

"In a sense, yes; in another, no. I shall at least have done a manly thing; I shall have cleared my tarnished name. Besides, my father is wanting to give up his practice. I can earn a few hundreds a year in Cornwall honourably."

"But it would be madness!" she cried.

"I should be saving my honour, and you have boasted that the Dresden name has never been associated with dishonour."

"Of course you are joking," she cried. "You would never do anything so Quixotic?"

"But if I did?" he said quietly.

"If I were you, I would see a doctor," she said.

"All this worry has told upon your nerves."

She left him as she spoke, on the pretence that

some one had called to see her, and George was left alone.

He looked out of the window across the broad parklands and to the hills beyond, and then, stepping outside, stood before the stately old mansion, the home of the Dresdens. Yes, it could all be his, even although he had sullied his honour. What if he had ruined others, as long as he himself had been the gainer? The memory of the world was short, and he knew that as a rich man nothing would be remembered against him. Nay, more, he could buy titles—he could buy anything!

“It is no temptation to me now,” he said. “I couldn’t do it.”

That night he had another interview with Lady Winifred Dresden, at which the Marquis was present. When it was over, he left the house and caught the last train to London.

The next night he called at the flat of Lady Maurice Clare, and sent up his card.

“Not at home, sir,” said the servant, when he came back to the door.

George noted the tone of the man’s voice, and knew that he was forbidden entrance. As a matter of fact, he knew that Mr. Shelly and his wife were dining with her that night.

"I think her ladyship will see me," he said presently, scribbling a few words on his card. "Try again, please."

The man obeyed him; he felt he could do no other. A few minutes later George found himself in the presence of the woman who many months before had spoken so plainly to him.

"I am at a loss to know what you can desire to speak to me about," she said coldly.

"I dare say," he replied, "you think me a villain, don't you?"

"It is the word you have selected," she replied.

"Is Mr. Shelly in the next room?"

"Yes," was her answer. "If you will kindly tell me what you—you have in your mind, I will return to my guests."

"Would you mind Mr. Shelly being present?" he said quietly.

"I don't quite understand."

"I want to tell you something, and I should like Mr. Shelly to be present. It was through him that I came to London, and I should like him to hear what I have to say."

She rang a bell, and told a servant to ask Mr. Shelly to come into the room.

"How d'ye do, Tremain?" said the barrister

coldly, as he entered. "Nice weather for the time of the year, isn't it?" But he did not offer his hand.

"There are one or two things I would like to say to you both," said George.

They met his words by a chilling silence. It might seem as though they had been talking about him. "Of course you know what has taken place, and what has been said about me," he said.

Still they were silent, but each waited for him to speak further.

"I came to ask you to delay your judgment about me for a few days," said George.

"Why, are there any new developments?"

"Possibly," replied George quietly.

Again there was a silence, and the three stood looking at each other awkwardly.

"I am glad you happened to be here to-night, Mr. Shelly," went on George presently. "Of course you remember the conversation in Mr. Trefry's house in Cornwall some years ago. It had, as you know, a very marked influence on my life. It aroused all my ambition, it led me to come to London. You spoke of the poor miserable, narrow life of my native town, you made me feel that the secret, the joy of life was in getting on. Indeed, you preached

a gospel of 'get on,' and I accepted it and lived for it."

He was silent for a few minutes, and then went on again.

"You thought you were right," he said, "but I have found the god of 'get on' a very poor little idol. I got on, but I lived in a pit. You, Mr. Shelly, twelve months ago, congratulated me on being the most successful man in London, and you had also the kindness to tell me that I had made my money honourably."

"That was before this last affair," broke in the barrister.

"Yes, it was," replied George. "But when you spoke so kindly, I felt that your every word was mockery. 'I had sold my ideals, my love, my immortal soul, for a jeering phantom. I don't know how others have found the god of this world. I have found him the most miserable mockery that the heart of man can conceive.'"

"Reports speak of you still as a very rich man," said the barrister drily.

"Yes," replied George quietly; and then, after hesitating a second, he went on. "Lady Clare, the last time I was in this room you told me some home truths."

"I am very blunt," she said. "By the way, I suppose your marriage with Lady Winifred Dresden will not be long delayed now?"

"It will never take place, Lady Clare; that is one of the things I wanted to tell you."

"It must be a very sad blow for you both," she said, and there was bitterness in her voice.

George was silent for a few seconds, then he said—

"I shall be leaving London immediately."

"Ah," said the barrister lightly, almost sneeringly, "I suppose you will now settle down as a county magnate."

"Time will show," replied George.

"And—and—" Lady Clare stammered painfully, "what has become of that beautiful country girl of whom Mr. Shelly told me years ago?"

"I have never dared to inquire since—I saw you last," replied George. "The last I heard of her was that she was on the eve of her marriage with Arthur Ackroyd."

"The man whose gold mine laid the foundation of your fortune?" queried Mr. Shelly.

"I think that is all," said George, without heeding the barrister's words. "I am sorry to have taken up so much of your time, but I—I wanted to—to say what has been said, and I am glad I have found

you here. You thought you were doing me a kindness, Mr. Shelly, by making me discontented with the quiet life of my fathers. Perhaps you were. I am a wiser man than I was then. I have learnt something about—about values, but I have learnt it too late. The man who sells his ideals, his religion, his faith, his love, his God, no matter how much he may get in return, has made a miserable bargain."

Three days later the City of London was all excitement because of what had taken place. George Tremain, the man whose colossal scheme had ruined Lord Densdale and beggared many others, had sacrificed a great fortune in saving them from loss. As may be imagined, the affair was commented upon in every financial paper, it was discussed in every club. The man who by sheer cleverness had evaded the law, and had made a huge sum of money, and was, as a consequence, denounced as a clever swindler, had given up all he possessed in order to save his victims. Some called him a fool, with a very strong adjective attached to it ; others laughed scornfully, and wondered what other schemes he had in his mind ; while many more spoke of it as the most Quixotic and yet the most honourable act that London had witnessed for many years.

"Tell me, Tremain," said Lord Densdale, when

everything was settled, "does—this—ruin you?"

"Ruin me!" cried George with a laugh. "I haven't been so happy for years!"

"But—but, my dear fellow——"

"Don't pity me, Densdale. I feel as though a dead weight which has been weighing on me for years were suddenly removed. I am as happy as a schoolboy going home for his summer holidays."

"But this has left you poor?"

"What if it has? That does not count now. I am still a young man, I have health, I can lift up my head again—and I can pray."

He uttered the last word quietly, but there was a light in his eyes which showed that there was infinite joy in his heart.

"Good Heavens," said Lord Densdale, "now I know the kind of man you are! But I say, Tremain, if ever you want a friend——"

"Say no more about that," said George; "only forgive me for all the pain I've caused you."

Before George left London Sir William Pilken asked him to call and see him.

"I don't know what to say to you, Tremain," said the financier when they met. "Even yet I can't believe what I know to be true. But it has beggared you, man,"

"Very nearly," said George with a laugh—"that is, from a money standpoint, but I am a millionaire in some other things."

"If," said Sir William, "you care about coming in with me——"

"Thank you, no, Sir William," said George. "I dare not. Some men may be able to do it and be true to—to God. I can't."

Sir William was silent for a few minutes, and then looked out into the busy street.

"Perhaps you are right," he said presently, "but—but you must do something, my dear fellow. A man must live."

"So it is generally supposed," replied George. "Personally, I know it to be the devil's chief argument. But I never find that Jesus Christ ever used it."

"Jesus Christ?" repeated Sir William. "So you've come to talk that way again, have you?"

"I've learnt that there's no other way really worth talking," replied George. "But you need not trouble. My father is retiring from his practice, and he's giving it to me. I haven't quite forgotten all my law."

"And you are going back to that?"

"Presently," replied George—"to that and a

quiet life. I'm going to give my soul a chance."

"And you'll go to the old Quaker meeting-house, I suppose?"

George nodded, and Sir William noted the far-away look in his eyes.

"Of course I know that your engagement with Dresden's daughter is broken off. I can guess the reason for that. You told them what you were going to do."

George was silent.

"Be thankful!" cried the Baronet fervently. "I, who have reason for saying so, tell you to be thankful. For people brought up as you and I were brought up, Tremain, there's no hell worse than a loveless marriage. Did I tell you that I once loved a simple, pure country girl when I was a boy? But I——" He stopped suddenly. "Some one told me that you were in love with a girl in St. Tidy before you came here," he continued presently.

A cloud came over George's face, but he did not speak.

"Go back to her, my son, and may God make you happy."

"I've lost her," said George bitterly. "She's married to Ackroyd."

"We've all got to pay the price," said the Baronet, after a long silence.

George went abroad for a few months. His health was so much shattered that his doctor told him he must spend the winter beneath the bright skies of a southern land; but the following May George returned, and made his way to his old home.

It was a strange home-coming, and utterly different from what he had dreamed. Instead of coming back rich, he was coming back poor; instead of being one whom his old playfellows would point out as a success, he knew he would be regarded as a failure.

"If only Mary had not married, I would not have troubled about anything," he thought. "The thought of seeing her the wife of Ackroyd, good fellow though he is, drives me mad. Father and mother must have realized it, too, for never once have they mentioned her name."

The train drew up at St. Tidy station. How quiet, how restful it was! The whole countryside had clothed itself in bright spring garments. Many of the trees were in full leaf, but the oaks were only just tinged with virgin green. The birds sang everywhere, the air was pure and sweet.

He had travelled from Paddington through the

night, and as the little carriage took him to his home, he noticed that the dewdrops still hung upon the grass.

Oh, but what a home-coming it was ! Not a word of reproach, not an unpleasant suggestion, only loving words and loving service. In spite of everything his heart 'burned with a great joy.

When dinner was over that night, his father said—

“ George, your mother and I are walking over to see friend John Trefry to-night. Will you come with us ? ”

George flushed painfully. “ I think I'd rather not, father,” he said.

“ I wish you would, George,” said his mother. “ Father and I promised to go, but I feel we couldn't go without you.”

“ Ah, well, Mary will not be there,” thought George, and he went.

He thought of his last walk with Mary through those same fields. Oh, what a fool, a blind fool, he had been ! Yes, there was the old house. He remembered the great trees which overspread the lawn—the trees under which he had often walked with Mary. Yes, and Mary had loved him in the old days ; he felt sure of it now.

“ I suppose John Trefry is rather lonely,” said

George presently. "But I expect he keeps a housekeeper—that is, I don't imagine he's married again, has he?"

"No," replied John Tremain, "he has not married again, and he has a housekeeper."

They entered the old farmhouse. There was no change. Everything remained as George remembered it years before.

The servant opened the door leading into the room in which years before George had heard Mr. Shelly talk about the great successes he had known in London. The young man's heart beat wildly, he could not tell why. He felt as though Mary were near him. Was it possible that she and her husband were staying with Mr. Trefry? He felt his legs trembling beneath him; he must turn back.

Then he heard a voice which set every nerve in his body tingling. It caused him exquisite joy, and yet the pain that accompanied it was almost unbearable.

Before him stood not only Mr. Trefry, but Mary.

He was like a man in a dream. He looked around for Ackroyd, but he was nowhere to be seen. What did it mean?

He did not know in the slightest degree what took place for several minutes. Nothing seemed real or

tangible, but by and by he realized that Mary was there, the Mary of olden time.

His nerves steadied themselves presently, his mind began to work. He linked events together, he tried to draw conclusions. Could it be possible that—that—— No, he dared not hope.

His heart gave a great leap for joy. There was no wedding-ring on Mary's hand.

Presently Mary was called out of the room, and George, with a wild longing in his heart, followed her.

Of all they said to each other it is not for me to write. This I know—he told his story truthfully, and Mary listened with love-lit eyes.

Some who know their story have told me that Mary should not have forgiven him so readily—that her pride should have crushed her love, and that she should have spurned the tale he told her. But Mary was not a heroine of romance ; she was simply a pure loving girl, and because she loved, she understood and forgave.

Thus they came together again.

" You—you forgive me, Mary ? " he said.

" I forgave everything when—when you gave up everything for honour. Oh, George, I prayed that you would do that, and when God answered my prayers, then—— "

"If I had only known!" he cried. "I thought you were married to Ackroyd!"

"Why, George, how could I? I never loved any one but you," and she sobbed for very joy.

That night George walked through the fields back to his old home alone. He understood now. His eyes were opened, and he knew that although from the world's standpoint he was a poor man, the greatest possession of life was his.

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